

**Product**
**(LF) GREEK GOVERNMENT BOND FUND, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0420076928

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: 3 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.55%	-8.24%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,710 €	11,610 €
	Average Return each year	7.11%	5.10%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,720 €	11,610 €
	Average Return each year	7.17%	5.10%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,730 €	11,690 €
	Average Return each year	7.33%	5.34%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/04/23 - 30/04/24 (if you surrender after 1 year) and between 30/12/22 - 31/12/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	11,970 €
	Average Return each year	7.41%	6.18%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 30/09/22 - 30/09/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	12,000 €
	Average Return each year	7.41%	6.27%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 31/10/22 - 31/10/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	12,270 €
	Average Return each year	7.41%	7.07%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 29/03/19 - 31/03/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,760 €	12,460 €
	Average Return each year	7.57%	7.60%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 28/02/19 - 28/02/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,770 €	13,320 €
	Average Return each year	7.73%	10.04%
Favourable Scenario	What you might get back after costs	16,330 €	24,170 €
	Average Return each year	63.27%	34.19%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/01/19 - 31/01/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 31/07/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.55%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,800 €	13,850 €
	Average Return each year	7.99%	11.48%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/18 - 29/01/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,870 €	13,930 €
	Average Return each year	8.65%	11.69%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 30/04/18 - 29/04/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.52%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,880 €	14,080 €
	Average Return each year	8.81%	12.08%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 31/12/18 - 31/12/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,650 €
	Average Return each year	-26.70%	-8.54%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,900 €	14,180 €
	Average Return each year	8.97%	12.36%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 31/10/18 - 29/10/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	7,630 €
	Average Return each year	-66.84%	-8.62%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,900 €	14,200 €
	Average Return each year	8.97%	12.39%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 30/11/18 - 30/11/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,550 €
	Average Return each year	-77.42%	-8.93%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,270 €
	Average Return each year	9.11%	12.59%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,310 €
	Average Return each year	-77.42%	-9.93%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,920 €	14,400 €
	Average Return each year	9.17%	12.93%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 29/12/17 - 31/12/20 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.43%	-30.13%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,460 €
	Average Return each year	9.35%	13.07%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 29/03/18 - 31/03/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	11,010 €	14,480 €
	Average Return each year	10.15%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	11,010 €	14,480 €
	Average Return each year	10.15%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.13%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.44%	-30.14%
Unfavourable Scenario	What you might get back after costs	6,070 €	8,710 €
	Average Return each year	-39.26%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 31/07/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.45%	-30.15%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.47%	-30.16%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.47%	-30.17%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,480 €
	Average Return each year	9.11%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,480 €
	Average Return each year	9.11%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,880 €	14,480 €
	Average Return each year	8.81%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.33%	-4.51%
Moderate Scenario	What you might get back after costs	10,800 €	14,480 €
	Average Return each year	7.99%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,520 €
	Average Return each year	-40.33%	-5.18%
Moderate Scenario	What you might get back after costs	10,800 €	14,480 €
	Average Return each year	7.99%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/10/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,430 €
	Average Return each year	-40.33%	-5.53%
Moderate Scenario	What you might get back after costs	10,880 €	14,480 €
	Average Return each year	8.81%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 29/09/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,650 €
	Average Return each year	-40.33%	-4.73%
Moderate Scenario	What you might get back after costs	11,010 €	14,550 €
	Average Return each year	10.15%	13.31%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/08/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/09/18 - 30/09/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,650 €
	Average Return each year	-40.33%	-4.74%
Moderate Scenario	What you might get back after costs	11,060 €	14,560 €
	Average Return each year	10.58%	13.34%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/07/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 31/07/18 - 30/07/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,630 €
	Average Return each year	-40.33%	-4.81%
Moderate Scenario	What you might get back after costs	11,080 €	14,580 €
	Average Return each year	10.79%	13.38%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 30/06/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.21%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,620 €
	Average Return each year	-40.33%	-4.84%
Moderate Scenario	What you might get back after costs	11,180 €	14,580 €
	Average Return each year	11.83%	13.38%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/05/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/05/17 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.63%	-30.25%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,360 €
	Average Return each year	-40.33%	-5.80%
Moderate Scenario	What you might get back after costs	11,210 €	14,670 €
	Average Return each year	12.11%	13.63%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.27%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/04/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/20 - 29/04/21 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.64%	-30.26%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,280 €
	Average Return each year	-40.33%	-6.09%
Moderate Scenario	What you might get back after costs	11,220 €	14,670 €
	Average Return each year	12.17%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.14%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/03/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.65%	-30.27%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,250 €
	Average Return each year	-40.33%	-6.20%
Moderate Scenario	What you might get back after costs	11,230 €	14,670 €
	Average Return each year	12.28%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.14%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.72%	-30.29%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,310 €
	Average Return each year	-40.33%	-5.98%
Moderate Scenario	What you might get back after costs	11,230 €	14,670 €
	Average Return each year	12.32%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.14%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/01/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/07/19 - 31/07/20 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

**Product**
**(LF) GREEK GOVERNMENT BOND FUND, 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:** LU0420077579

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: 3 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.52%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,810 €	11,920 €
	Average Return each year	8.14%	6.04%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,840 €	11,920 €
	Average Return each year	8.36%	6.04%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/04/23 - 30/04/24 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,850 €	12,000 €
	Average Return each year	8.47%	6.27%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 30/12/22 - 31/12/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,870 €	12,300 €
	Average Return each year	8.72%	7.14%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 30/09/22 - 30/09/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,870 €	12,330 €
	Average Return each year	8.72%	7.22%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 31/10/22 - 31/10/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,870 €	12,700 €
	Average Return each year	8.72%	8.29%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 29/03/19 - 31/03/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,890 €	12,890 €
	Average Return each year	8.87%	8.83%
Favourable Scenario	What you might get back after costs	15,020 €	20,640 €
	Average Return each year	50.22%	27.33%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 28/02/19 - 28/02/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,900 €	13,790 €
	Average Return each year	9.04%	11.30%
Favourable Scenario	What you might get back after costs	16,540 €	25,080 €
	Average Return each year	65.41%	35.87%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/01/19 - 31/01/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 31/07/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.52%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,930 €	14,370 €
	Average Return each year	9.33%	12.86%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/18 - 29/01/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.51%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	10,970 €	14,450 €
	Average Return each year	9.70%	13.05%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 30/04/18 - 29/04/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.49%	-8.22%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,000 €	14,570 €
	Average Return each year	10.01%	13.37%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 31/12/18 - 31/12/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,650 €
	Average Return each year	-26.66%	-8.53%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,010 €	14,690 €
	Average Return each year	10.13%	13.67%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 31/10/18 - 29/10/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	7,630 €
	Average Return each year	-66.83%	-8.61%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,010 €	14,700 €
	Average Return each year	10.13%	13.70%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,560 €
	Average Return each year	-77.41%	-8.92%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,020 €	14,790 €
	Average Return each year	10.16%	13.94%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,310 €
	Average Return each year	-77.42%	-9.92%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,020 €	14,950 €
	Average Return each year	10.22%	14.34%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 29/12/17 - 31/12/20 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.43%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,000 €
	Average Return each year	10.40%	14.46%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 29/03/18 - 31/03/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,160 €	15,020 €
	Average Return each year	11.58%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,160 €	15,020 €
	Average Return each year	11.58%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,080 €	8,990 €
	Average Return each year	-19.22%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.44%	-30.14%
Unfavourable Scenario	What you might get back after costs	6,150 €	8,990 €
	Average Return each year	-38.46%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 31/07/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.45%	-30.15%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.47%	-30.16%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.47%	-30.17%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,040 €	15,020 €
	Average Return each year	10.40%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,020 €	15,020 €
	Average Return each year	10.16%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,020 €	15,020 €
	Average Return each year	10.16%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,990 €
	Average Return each year	-39.47%	-3.47%
Moderate Scenario	What you might get back after costs	11,010 €	15,020 €
	Average Return each year	10.13%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,950 €
	Average Return each year	-39.47%	-3.63%
Moderate Scenario	What you might get back after costs	10,930 €	15,020 €
	Average Return each year	9.33%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 30/11/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,710 €
	Average Return each year	-39.47%	-4.50%
Moderate Scenario	What you might get back after costs	10,930 €	15,020 €
	Average Return each year	9.33%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/10/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.19%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,610 €
	Average Return each year	-39.47%	-4.88%
Moderate Scenario	What you might get back after costs	11,010 €	15,020 €
	Average Return each year	10.13%	14.52%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 29/09/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.51%	-30.20%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,820 €
	Average Return each year	-39.47%	-4.10%
Moderate Scenario	What you might get back after costs	11,160 €	15,070 €
	Average Return each year	11.58%	14.65%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/08/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/09/18 - 30/09/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,810 €
	Average Return each year	-39.47%	-4.13%
Moderate Scenario	What you might get back after costs	11,190 €	15,090 €
	Average Return each year	11.92%	14.69%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/07/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 31/07/18 - 30/07/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,790 €
	Average Return each year	-39.47%	-4.22%
Moderate Scenario	What you might get back after costs	11,220 €	15,110 €
	Average Return each year	12.23%	14.76%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 30/06/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.21%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,770 €
	Average Return each year	-39.47%	-4.29%
Moderate Scenario	What you might get back after costs	11,320 €	15,110 €
	Average Return each year	13.18%	14.76%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/05/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/05/17 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.63%	-30.25%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,500 €
	Average Return each year	-39.47%	-5.28%
Moderate Scenario	What you might get back after costs	11,350 €	15,230 €
	Average Return each year	13.48%	15.05%
Favourable Scenario	What you might get back after costs	16,540 €	25,180 €
	Average Return each year	65.41%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/04/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/20 - 29/04/21 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.64%	-30.26%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,410 €
	Average Return each year	-39.47%	-5.60%
Moderate Scenario	What you might get back after costs	11,350 €	15,230 €
	Average Return each year	13.53%	15.07%
Favourable Scenario	What you might get back after costs	18,210 €	25,180 €
	Average Return each year	82.08%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/03/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.65%	-30.26%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,380 €
	Average Return each year	-39.47%	-5.73%
Moderate Scenario	What you might get back after costs	11,360 €	15,230 €
	Average Return each year	13.64%	15.07%
Favourable Scenario	What you might get back after costs	18,210 €	25,180 €
	Average Return each year	82.08%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.72%	-30.29%
Unfavourable Scenario	What you might get back after costs	6,050 €	8,430 €
	Average Return each year	-39.47%	-5.53%
Moderate Scenario	What you might get back after costs	11,370 €	15,230 €
	Average Return each year	13.69%	15.07%
Favourable Scenario	What you might get back after costs	18,210 €	25,180 €
	Average Return each year	82.08%	36.05%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/01/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/07/19 - 31/07/20 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

**Product**
**(LF) GREEK GOVERNMENT BOND FUND, 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:** LU1102786834

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: 3 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.55%	-8.24%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,710 €	11,610 €
	Average Return each year	7.12%	5.10%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,720 €	11,610 €
	Average Return each year	7.17%	5.10%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.53%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,730 €	11,690 €
	Average Return each year	7.33%	5.34%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/04/23 - 30/04/24 (if you surrender after 1 year) and between 30/12/22 - 31/12/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.53%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	11,970 €
	Average Return each year	7.41%	6.19%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 30/09/22 - 30/09/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	12,000 €
	Average Return each year	7.41%	6.27%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 31/10/22 - 31/10/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,740 €	12,280 €
	Average Return each year	7.41%	7.07%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 29/03/19 - 31/03/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,760 €	12,460 €
	Average Return each year	7.57%	7.60%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.42%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 28/02/19 - 28/02/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,770 €	13,320 €
	Average Return each year	7.73%	10.04%
Favourable Scenario	What you might get back after costs	16,330 €	24,160 €
	Average Return each year	63.26%	34.19%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/01/19 - 31/01/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 31/07/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.55%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,800 €	13,850 €
	Average Return each year	7.99%	11.48%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/18 - 29/01/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.54%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,870 €	13,930 €
	Average Return each year	8.65%	11.69%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 30/04/18 - 29/04/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,730 €
	Average Return each year	-26.52%	-8.23%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,880 €	14,080 €
	Average Return each year	8.81%	12.08%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 31/12/18 - 31/12/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,650 €
	Average Return each year	-26.69%	-8.54%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,900 €	14,190 €
	Average Return each year	8.97%	12.36%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 31/10/18 - 29/10/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,320 €	7,630 €
	Average Return each year	-66.84%	-8.63%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,900 €	14,200 €
	Average Return each year	8.97%	12.40%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 30/11/18 - 30/11/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,550 €
	Average Return each year	-77.42%	-8.93%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,270 €
	Average Return each year	9.11%	12.59%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,310 €
	Average Return each year	-77.42%	-9.93%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,920 €	14,400 €
	Average Return each year	9.17%	12.93%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 29/12/17 - 31/12/20 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.43%	-30.13%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,460 €
	Average Return each year	9.35%	13.08%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 29/03/18 - 31/03/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	11,020 €	14,480 €
	Average Return each year	10.15%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.12%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	11,020 €	14,480 €
	Average Return each year	10.15%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.13%
Unfavourable Scenario	What you might get back after costs	8,000 €	8,710 €
	Average Return each year	-19.98%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.44%	-30.14%
Unfavourable Scenario	What you might get back after costs	6,070 €	8,710 €
	Average Return each year	-39.27%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 31/07/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.45%	-30.15%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.47%	-30.16%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.47%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,940 €	14,480 €
	Average Return each year	9.35%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,480 €
	Average Return each year	9.11%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,910 €	14,480 €
	Average Return each year	9.11%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,880 €	14,480 €
	Average Return each year	8.81%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,710 €
	Average Return each year	-40.34%	-4.51%
Moderate Scenario	What you might get back after costs	10,800 €	14,480 €
	Average Return each year	7.99%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,520 €
	Average Return each year	-40.34%	-5.18%
Moderate Scenario	What you might get back after costs	10,800 €	14,480 €
	Average Return each year	7.99%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/10/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,430 €
	Average Return each year	-40.34%	-5.53%
Moderate Scenario	What you might get back after costs	10,880 €	14,480 €
	Average Return each year	8.81%	13.13%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 29/09/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,650 €
	Average Return each year	-40.34%	-4.73%
Moderate Scenario	What you might get back after costs	11,020 €	14,550 €
	Average Return each year	10.15%	13.31%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/08/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/09/18 - 30/09/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,650 €
	Average Return each year	-40.34%	-4.74%
Moderate Scenario	What you might get back after costs	11,060 €	14,560 €
	Average Return each year	10.57%	13.34%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/07/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 31/07/18 - 30/07/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,630 €
	Average Return each year	-40.34%	-4.80%
Moderate Scenario	What you might get back after costs	11,080 €	14,570 €
	Average Return each year	10.79%	13.38%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 30/06/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.54%	-30.21%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,620 €
	Average Return each year	-40.34%	-4.84%
Moderate Scenario	What you might get back after costs	11,180 €	14,570 €
	Average Return each year	11.82%	13.38%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/05/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/05/17 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.63%	-30.25%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,360 €
	Average Return each year	-40.34%	-5.80%
Moderate Scenario	What you might get back after costs	11,210 €	14,670 €
	Average Return each year	12.12%	13.62%
Favourable Scenario	What you might get back after costs	16,330 €	24,280 €
	Average Return each year	63.26%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/04/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/20 - 29/04/21 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.64%	-30.26%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,280 €
	Average Return each year	-40.34%	-6.09%
Moderate Scenario	What you might get back after costs	11,220 €	14,670 €
	Average Return each year	12.16%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.14%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/03/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.65%	-30.27%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,250 €
	Average Return each year	-40.34%	-6.20%
Moderate Scenario	What you might get back after costs	11,230 €	14,670 €
	Average Return each year	12.28%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.14%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.72%	-30.29%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,310 €
	Average Return each year	-40.34%	-5.97%
Moderate Scenario	What you might get back after costs	11,230 €	14,670 €
	Average Return each year	12.32%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,280 €
	Average Return each year	80.13%	34.41%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/01/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/07/19 - 31/07/20 (if you surrender after 1 year) and between 30/04/13 - 28/04/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

**Product**
**(LF) GREEK GOVERNMENT BOND FUND, a Sub-Fund of (LF) (the "Fund") – Class PRIVATE BANKING DIS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU1195533267

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: 3 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.54%	-8.19%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,440 €	10,920 €
	Average Return each year	4.44%	2.98%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.19%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,450 €	10,920 €
	Average Return each year	4.48%	2.98%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/22 - 30/11/23 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.52%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,450 €	10,960 €
	Average Return each year	4.54%	3.09%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 30/12/22 - 31/12/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.52%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,470 €	11,260 €
	Average Return each year	4.66%	4.03%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) and between 30/09/22 - 30/09/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,470 €	11,290 €
	Average Return each year	4.66%	4.12%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) and between 31/10/22 - 31/10/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,470 €	11,660 €
	Average Return each year	4.66%	5.26%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) and between 29/03/19 - 31/03/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,490 €	11,750 €
	Average Return each year	4.86%	5.51%
Favourable Scenario	What you might get back after costs	14,160 €	17,570 €
	Average Return each year	41.60%	20.66%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/04/23 - 30/04/24 (if you surrender after 1 year) and between 28/02/19 - 28/02/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,490 €	12,560 €
	Average Return each year	4.94%	7.90%
Favourable Scenario	What you might get back after costs	15,020 €	20,280 €
	Average Return each year	50.22%	26.59%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 31/01/19 - 31/01/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 31/07/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,590 €	12,600 €
	Average Return each year	5.89%	8.01%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 31/01/18 - 29/01/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.53%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,610 €	12,790 €
	Average Return each year	6.13%	8.54%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 30/04/18 - 29/04/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,350 €	7,740 €
	Average Return each year	-26.51%	-8.18%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,610 €	12,840 €
	Average Return each year	6.13%	8.68%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,660 €
	Average Return each year	-26.68%	-8.49%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	12,880 €
	Average Return each year	6.30%	8.81%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/09/15 - 28/09/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,310 €	7,630 €
	Average Return each year	-66.91%	-8.62%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,060 €
	Average Return each year	6.30%	9.31%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/15 - 31/10/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,550 €
	Average Return each year	-77.42%	-8.93%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,100 €
	Average Return each year	6.32%	9.42%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/12/17 - 31/12/20 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	7,310 €
	Average Return each year	-77.42%	-9.94%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,170 €
	Average Return each year	6.33%	9.61%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/08/15 - 31/08/16 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.43%	-30.17%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,640 €	13,210 €
	Average Return each year	6.43%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.16%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,640 €	13,210 €
	Average Return each year	6.43%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.42%	-30.16%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.33%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/08/15 - 31/08/16 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.43%	-30.17%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,390 €
	Average Return each year	-20.41%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,400 €
	Average Return each year	-77.45%	-30.18%
Unfavourable Scenario	What you might get back after costs	6,070 €	8,390 €
	Average Return each year	-39.27%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 31/07/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.46%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.48%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.32%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.30%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,610 €	13,210 €
	Average Return each year	6.13%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.23%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,590 €	13,210 €
	Average Return each year	5.89%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,590 €	13,210 €
	Average Return each year	5.89%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.22%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,300 €
	Average Return each year	-40.34%	-6.04%
Moderate Scenario	What you might get back after costs	10,610 €	13,210 €
	Average Return each year	6.13%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/10/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.51%	-30.23%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,210 €
	Average Return each year	-40.34%	-6.38%
Moderate Scenario	What you might get back after costs	10,630 €	13,210 €
	Average Return each year	6.30%	9.73%
Favourable Scenario	What you might get back after costs	15,020 €	20,380 €
	Average Return each year	50.22%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 29/09/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,390 €
	Average Return each year	-77.55%	-30.25%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,630 €	13,250 €
	Average Return each year	6.33%	9.84%
Favourable Scenario	What you might get back after costs	15,590 €	20,380 €
	Average Return each year	55.93%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/08/15 - 31/08/16 (if you surrender after 1 year) and between 31/10/18 - 29/10/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/08/13 - 29/08/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.56%	-30.25%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,650 €	13,260 €
	Average Return each year	6.48%	9.87%
Favourable Scenario	What you might get back after costs	15,590 €	20,380 €
	Average Return each year	55.93%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/05/17 (if you surrender after 1 year) and between 30/11/18 - 30/11/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/08/13 - 29/08/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.55%	-30.25%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,680 €	13,270 €
	Average Return each year	6.79%	9.88%
Favourable Scenario	What you might get back after costs	15,800 €	20,380 €
	Average Return each year	58.04%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/13 - 31/10/14 (if you surrender after 1 year) and between 29/03/18 - 31/03/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/06/13 - 30/06/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.56%	-30.26%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,390 €
	Average Return each year	-40.34%	-5.70%
Moderate Scenario	What you might get back after costs	10,690 €	13,270 €
	Average Return each year	6.87%	9.90%
Favourable Scenario	What you might get back after costs	15,800 €	20,380 €
	Average Return each year	58.04%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/12/18 - 31/12/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/06/13 - 30/06/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.66%	-30.30%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,240 €
	Average Return each year	-40.34%	-6.26%
Moderate Scenario	What you might get back after costs	10,740 €	13,290 €
	Average Return each year	7.42%	9.94%
Favourable Scenario	What you might get back after costs	15,810 €	20,380 €
	Average Return each year	58.15%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/04/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/13 - 28/11/14 (if you surrender after 1 year) and between 31/12/15 - 31/12/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/04/13 - 30/04/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.66%	-30.31%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,160 €
	Average Return each year	-40.34%	-6.55%
Moderate Scenario	What you might get back after costs	10,800 €	13,340 €
	Average Return each year	8.01%	10.08%
Favourable Scenario	What you might get back after costs	18,010 €	20,380 €
	Average Return each year	80.13%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/03/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 31/05/13 - 31/05/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,380 €
	Average Return each year	-77.67%	-30.31%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,190 €
	Average Return each year	-40.34%	-6.44%
Moderate Scenario	What you might get back after costs	10,800 €	13,340 €
	Average Return each year	8.03%	10.08%
Favourable Scenario	What you might get back after costs	18,010 €	20,380 €
	Average Return each year	80.13%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,380 €
	Average Return each year	-77.74%	-30.34%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,250 €
	Average Return each year	-40.34%	-6.22%
Moderate Scenario	What you might get back after costs	10,820 €	13,340 €
	Average Return each year	8.17%	10.08%
Favourable Scenario	What you might get back after costs	18,010 €	20,380 €
	Average Return each year	80.14%	26.79%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/01/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/16 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

**Product**
**(LF) GREEK GOVERNMENT BOND FUND, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK DIS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU1195533184

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: 3 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,720 €
	Average Return each year	-26.71%	-8.25%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,620 €	11,000 €
	Average Return each year	6.19%	3.23%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) and between 30/06/22 - 30/06/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,720 €
	Average Return each year	-26.69%	-8.25%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,620 €	11,070 €
	Average Return each year	6.22%	3.44%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/23 - 31/10/24 (if you surrender after 1 year) and between 30/11/22 - 28/11/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,720 €
	Average Return each year	-26.69%	-8.25%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,650 €	11,310 €
	Average Return each year	6.48%	4.18%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/04/19 - 29/04/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.64%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,650 €	11,410 €
	Average Return each year	6.53%	4.51%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 30/09/22 - 30/09/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.65%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,650 €	11,440 €
	Average Return each year	6.53%	4.60%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 31/10/22 - 31/10/25 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.64%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,650 €	12,100 €
	Average Return each year	6.53%	6.57%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/23 - 29/02/24 (if you surrender after 1 year) and between 29/03/19 - 31/03/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.65%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,660 €	12,280 €
	Average Return each year	6.61%	7.09%
Favourable Scenario	What you might get back after costs	14,840 €	19,910 €
	Average Return each year	48.43%	25.80%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/05/20 - 31/05/21 (if you surrender after 1 year) and between 28/02/19 - 28/02/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) and between 31/10/16 - 31/10/19 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.65%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,670 €	13,140 €
	Average Return each year	6.67%	9.52%
Favourable Scenario	What you might get back after costs	16,330 €	24,170 €
	Average Return each year	63.27%	34.20%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 31/01/19 - 31/01/22 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 31/07/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,330 €	7,730 €
	Average Return each year	-26.65%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,670 €	13,730 €
	Average Return each year	6.73%	11.15%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/23 - 29/11/24 (if you surrender after 1 year) and between 31/01/18 - 29/01/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.64%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,690 €	13,810 €
	Average Return each year	6.91%	11.36%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/23 - 29/03/24 (if you surrender after 1 year) and between 30/04/18 - 29/04/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,340 €	7,730 €
	Average Return each year	-26.63%	-8.24%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,700 €	13,880 €
	Average Return each year	7.02%	11.55%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/12/18 - 31/12/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	7,320 €	7,650 €
	Average Return each year	-26.77%	-8.54%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,720 €	14,060 €
	Average Return each year	7.17%	12.02%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/18 - 29/10/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,310 €	7,630 €
	Average Return each year	-66.91%	-8.63%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,720 €	14,070 €
	Average Return each year	7.17%	12.06%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	7,550 €
	Average Return each year	-77.48%	-8.93%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,740 €	14,150 €
	Average Return each year	7.41%	12.26%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 29/06/18 - 30/06/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	7,310 €
	Average Return each year	-77.48%	-9.94%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,770 €	14,280 €
	Average Return each year	7.73%	12.60%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/12/17 - 31/12/20 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.46%	-30.14%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,870 €	14,330 €
	Average Return each year	8.66%	12.74%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/03/18 - 31/03/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.45%	-30.14%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,260 €	3,410 €
	Average Return each year	-77.45%	-30.14%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.45%	-30.14%
Unfavourable Scenario	What you might get back after costs	7,960 €	8,590 €
	Average Return each year	-20.39%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.47%	-30.15%
Unfavourable Scenario	What you might get back after costs	6,070 €	8,590 €
	Average Return each year	-39.26%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 31/07/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,410 €
	Average Return each year	-77.48%	-30.16%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.17%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.50%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.51%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.51%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,590 €
	Average Return each year	-40.33%	-4.96%
Moderate Scenario	What you might get back after costs	10,770 €	14,350 €
	Average Return each year	7.73%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 31/10/19 - 31/10/22 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.49%	-30.18%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,430 €
	Average Return each year	-40.33%	-5.53%
Moderate Scenario	What you might get back after costs	10,770 €	14,350 €
	Average Return each year	7.73%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/10/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.51%	-30.19%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,340 €
	Average Return each year	-40.33%	-5.87%
Moderate Scenario	What you might get back after costs	10,880 €	14,350 €
	Average Return each year	8.81%	12.80%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 29/09/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 28/02/18 - 28/02/19 (if you surrender after 1 year) and between 28/02/18 - 26/02/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.52%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,550 €
	Average Return each year	-40.33%	-5.08%
Moderate Scenario	What you might get back after costs	10,920 €	14,420 €
	Average Return each year	9.17%	12.97%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/08/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 28/09/18 - 30/09/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.21%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,550 €
	Average Return each year	-40.33%	-5.09%
Moderate Scenario	What you might get back after costs	11,060 €	14,430 €
	Average Return each year	10.58%	13.00%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/07/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/17 - 30/11/18 (if you surrender after 1 year) and between 31/07/18 - 30/07/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.53%	-30.20%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,530 €
	Average Return each year	-40.33%	-5.16%
Moderate Scenario	What you might get back after costs	11,080 €	14,580 €
	Average Return each year	10.77%	13.39%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 30/06/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,250 €	3,400 €
	Average Return each year	-77.54%	-30.21%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,520 €
	Average Return each year	-40.33%	-5.19%
Moderate Scenario	What you might get back after costs	11,110 €	14,580 €
	Average Return each year	11.11%	13.39%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/05/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/04/20 - 29/04/21 (if you surrender after 1 year) and between 30/11/15 - 30/11/18 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.64%	-30.26%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,270 €
	Average Return each year	-40.33%	-6.15%
Moderate Scenario	What you might get back after costs	11,180 €	14,650 €
	Average Return each year	11.83%	13.57%
Favourable Scenario	What you might get back after costs	16,330 €	24,290 €
	Average Return each year	63.27%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/04/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/05/17 (if you surrender after 1 year) and between 31/05/18 - 31/05/21 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 30/06/15 - 29/07/16 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,240 €	3,390 €
	Average Return each year	-77.64%	-30.26%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,190 €
	Average Return each year	-40.33%	-6.44%
Moderate Scenario	What you might get back after costs	11,220 €	14,670 €
	Average Return each year	12.17%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,290 €
	Average Return each year	80.14%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/03/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.66%	-30.27%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,160 €
	Average Return each year	-40.33%	-6.55%
Moderate Scenario	What you might get back after costs	11,230 €	14,670 €
	Average Return each year	12.28%	13.63%
Favourable Scenario	What you might get back after costs	18,010 €	24,290 €
	Average Return each year	80.14%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 3 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,230 €	3,390 €
	Average Return each year	-77.72%	-30.30%
Unfavourable Scenario	What you might get back after costs	5,970 €	8,220 €
	Average Return each year	-40.33%	-6.32%
Moderate Scenario	What you might get back after costs	11,230 €	14,680 €
	Average Return each year	12.33%	13.64%
Favourable Scenario	What you might get back after costs	18,020 €	24,290 €
	Average Return each year	80.15%	34.42%

- The unfavourable scenario occurred for an investment between 30/06/14 - 30/06/15 (if you surrender after 1 year) and between 30/07/21 - 31/01/23 (if you surrender after 3 years).
- The moderate scenario occurred for an investment between 31/07/19 - 31/07/20 (if you surrender after 1 year) and between 31/10/14 - 31/10/17 (if you surrender after 3 years).
- The favourable scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) and between 30/06/15 - 29/06/18 (if you surrender after 3 years).