

**Product**
**EUROBANK (LF) FUND OF FUNDS - GLOBAL EMERGING MARKETS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0316846335

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.92%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,380 €
	Average Return each year	-19.31%	-3.47%
Moderate Scenario	What you might get back after costs	10,230 €	11,980 €
	Average Return each year	2.26%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.90%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,180 €
	Average Return each year	-19.31%	-3.93%
Moderate Scenario	What you might get back after costs	10,230 €	11,970 €
	Average Return each year	2.26%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	7,730 €
	Average Return each year	-19.31%	-5.01%
Moderate Scenario	What you might get back after costs	10,300 €	11,970 €
	Average Return each year	2.97%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,080 €
	Average Return each year	-19.31%	-4.18%
Moderate Scenario	What you might get back after costs	10,350 €	11,980 €
	Average Return each year	3.48%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.87%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,120 €
	Average Return each year	-19.31%	-4.08%
Moderate Scenario	What you might get back after costs	10,350 €	12,110 €
	Average Return each year	3.52%	3.90%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,490 €
	Average Return each year	-19.31%	-3.21%
Moderate Scenario	What you might get back after costs	10,370 €	12,160 €
	Average Return each year	3.68%	3.99%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,240 €
	Average Return each year	-19.31%	-3.81%
Moderate Scenario	What you might get back after costs	10,410 €	12,210 €
	Average Return each year	4.13%	4.08%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/06/23 (if you surrender after 5 years).
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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.81%	-22.48%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,100 €
	Average Return each year	-19.31%	-4.14%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

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Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.81%	-22.47%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,050 €
	Average Return each year	-19.31%	-4.25%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

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Stress Scenario	What you might get back after costs	2,820 €	2,790 €
	Average Return each year	-71.84%	-22.54%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,270 €
	Average Return each year	-19.31%	-3.72%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/03/23 (if you surrender after 5 years).
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Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
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Unfavourable Scenario	What you might get back after costs	8,070 €	8,600 €
	Average Return each year	-19.31%	-2.97%
Moderate Scenario	What you might get back after costs	10,410 €	12,390 €
	Average Return each year	4.13%	4.38%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.68%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
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**Product**
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**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0316845873

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**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

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Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,590 €
	Average Return each year	-18.47%	-2.99%
Moderate Scenario	What you might get back after costs	10,330 €	12,620 €
	Average Return each year	3.32%	4.76%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

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Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,390 €
	Average Return each year	-18.47%	-3.46%
Moderate Scenario	What you might get back after costs	10,330 €	12,610 €
	Average Return each year	3.32%	4.75%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,150 €	7,920 €
	Average Return each year	-18.47%	-4.56%
Moderate Scenario	What you might get back after costs	10,410 €	12,610 €
	Average Return each year	4.14%	4.75%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

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Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,260 €
	Average Return each year	-18.47%	-3.74%
Moderate Scenario	What you might get back after costs	10,460 €	12,620 €
	Average Return each year	4.57%	4.76%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/09/23 (if you surrender after 5 years).
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Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
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Unfavourable Scenario	What you might get back after costs	8,150 €	8,300 €
	Average Return each year	-18.47%	-3.66%
Moderate Scenario	What you might get back after costs	10,470 €	12,750 €
	Average Return each year	4.66%	4.98%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/08/23 (if you surrender after 5 years).
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Stress Scenario	What you might get back after costs	2,820 €	2,780 €
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Unfavourable Scenario	What you might get back after costs	8,150 €	8,670 €
	Average Return each year	-18.47%	-2.80%
Moderate Scenario	What you might get back after costs	10,470 €	12,810 €
	Average Return each year	4.75%	5.08%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/07/23 (if you surrender after 5 years).
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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,400 €
	Average Return each year	-18.47%	-3.42%
Moderate Scenario	What you might get back after costs	10,520 €	12,860 €
	Average Return each year	5.20%	5.16%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

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Moderate Scenario	What you might get back after costs	10,520 €	12,980 €
	Average Return each year	5.20%	5.35%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

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	Average Return each year	51.23%	11.96%

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Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,790 €
	Average Return each year	-71.80%	-22.52%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,420 €
	Average Return each year	-18.47%	-3.38%
Moderate Scenario	What you might get back after costs	10,520 €	12,980 €
	Average Return each year	5.20%	5.35%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.83%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,440 €
	Average Return each year	-18.47%	-3.34%
Moderate Scenario	What you might get back after costs	10,520 €	12,980 €
	Average Return each year	5.20%	5.35%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.82%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,150 €	8,740 €
	Average Return each year	-18.47%	-2.67%
Moderate Scenario	What you might get back after costs	10,520 €	13,040 €
	Average Return each year	5.20%	5.45%
Favourable Scenario	What you might get back after costs	15,120 €	17,590 €
	Average Return each year	51.23%	11.96%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



**Product**
**INTERAMERICAN (LF) FUND OF FUNDS- GLOBAL EMERGING MARKETS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0336553804

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.92%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,380 €
	Average Return each year	-19.30%	-3.48%
Moderate Scenario	What you might get back after costs	10,230 €	11,980 €
	Average Return each year	2.26%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.90%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,180 €
	Average Return each year	-19.30%	-3.93%
Moderate Scenario	What you might get back after costs	10,230 €	11,970 €
	Average Return each year	2.26%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	7,730 €
	Average Return each year	-19.30%	-5.01%
Moderate Scenario	What you might get back after costs	10,300 €	11,970 €
	Average Return each year	2.97%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,080 €
	Average Return each year	-19.30%	-4.18%
Moderate Scenario	What you might get back after costs	10,350 €	11,980 €
	Average Return each year	3.48%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,120 €
	Average Return each year	-19.30%	-4.08%
Moderate Scenario	What you might get back after costs	10,350 €	12,110 €
	Average Return each year	3.52%	3.90%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,490 €
	Average Return each year	-19.30%	-3.21%
Moderate Scenario	What you might get back after costs	10,370 €	12,160 €
	Average Return each year	3.69%	3.99%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,240 €
	Average Return each year	-19.30%	-3.81%
Moderate Scenario	What you might get back after costs	10,410 €	12,210 €
	Average Return each year	4.13%	4.08%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.81%	-22.47%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,100 €
	Average Return each year	-19.30%	-4.14%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.81%	-22.47%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,050 €
	Average Return each year	-19.30%	-4.25%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,790 €
	Average Return each year	-71.84%	-22.53%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,270 €
	Average Return each year	-19.30%	-3.72%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.87%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,300 €
	Average Return each year	-19.30%	-3.67%
Moderate Scenario	What you might get back after costs	10,410 €	12,330 €
	Average Return each year	4.13%	4.29%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,600 €
	Average Return each year	-19.30%	-2.98%
Moderate Scenario	What you might get back after costs	10,410 €	12,390 €
	Average Return each year	4.13%	4.38%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

**Product**
**PRIVATE BANKING (LF) FUND OF FUNDS- GLOBAL EMERGING MARKETS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU1102787485

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.87%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,380 €
	Average Return each year	-19.27%	-3.47%
Moderate Scenario	What you might get back after costs	10,230 €	11,980 €
	Average Return each year	2.30%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,180 €
	Average Return each year	-19.27%	-3.93%
Moderate Scenario	What you might get back after costs	10,230 €	11,980 €
	Average Return each year	2.30%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	7,730 €
	Average Return each year	-19.27%	-5.01%
Moderate Scenario	What you might get back after costs	10,300 €	11,980 €
	Average Return each year	2.96%	3.67%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
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Unfavourable Scenario	What you might get back after costs	8,070 €	8,080 €
	Average Return each year	-19.27%	-4.18%
Moderate Scenario	What you might get back after costs	10,350 €	11,980 €
	Average Return each year	3.49%	3.68%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.83%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,120 €
	Average Return each year	-19.27%	-4.08%
Moderate Scenario	What you might get back after costs	10,350 €	12,110 €
	Average Return each year	3.50%	3.91%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,490 €
	Average Return each year	-19.27%	-3.21%
Moderate Scenario	What you might get back after costs	10,370 €	12,160 €
	Average Return each year	3.69%	4.00%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.84%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,240 €
	Average Return each year	-19.27%	-3.81%
Moderate Scenario	What you might get back after costs	10,410 €	12,210 €
	Average Return each year	4.13%	4.08%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.77%	-22.45%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,100 €
	Average Return each year	-19.27%	-4.14%
Moderate Scenario	What you might get back after costs	10,410 €	12,340 €
	Average Return each year	4.13%	4.30%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.77%	-22.45%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,050 €
	Average Return each year	-19.27%	-4.25%
Moderate Scenario	What you might get back after costs	10,410 €	12,340 €
	Average Return each year	4.13%	4.30%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,790 €
	Average Return each year	-71.80%	-22.52%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,270 €
	Average Return each year	-19.27%	-3.72%
Moderate Scenario	What you might get back after costs	10,410 €	12,340 €
	Average Return each year	4.13%	4.30%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.82%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,300 €
	Average Return each year	-19.27%	-3.66%
Moderate Scenario	What you might get back after costs	10,410 €	12,340 €
	Average Return each year	4.13%	4.30%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.82%	-22.58%
Unfavourable Scenario	What you might get back after costs	8,070 €	8,600 €
	Average Return each year	-19.27%	-2.98%
Moderate Scenario	What you might get back after costs	10,410 €	12,400 €
	Average Return each year	4.13%	4.39%
Favourable Scenario	What you might get back after costs	14,970 €	16,700 €
	Average Return each year	49.69%	10.80%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



**Product**
**EUROBANK (USD) (LF) FUND OF FUNDS - GLOBAL EMERGING MARKETS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0647577500

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.98%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,800 €
	Average Return each year	-30.71%	-4.84%
Moderate Scenario	What you might get back after costs	10,110 €	10,900 €
	Average Return each year	1.12%	1.74%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.97%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,540 €
	Average Return each year	-30.71%	-5.49%
Moderate Scenario	What you might get back after costs	10,100 €	10,840 €
	Average Return each year	1.00%	1.63%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/22 - 30/06/23 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.95%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	6,900 €
	Average Return each year	-30.71%	-7.14%
Moderate Scenario	What you might get back after costs	9,990 €	10,720 €
	Average Return each year	-0.12%	1.41%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.94%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,190 €
	Average Return each year	-30.71%	-6.38%
Moderate Scenario	What you might get back after costs	9,990 €	10,720 €
	Average Return each year	-0.12%	1.41%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.94%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,420 €
	Average Return each year	-30.71%	-5.80%
Moderate Scenario	What you might get back after costs	9,990 €	10,840 €
	Average Return each year	-0.12%	1.63%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 31/03/14 - 29/03/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.95%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,870 €
	Average Return each year	-30.71%	-4.68%
Moderate Scenario	What you might get back after costs	9,990 €	10,900 €
	Average Return each year	-0.12%	1.74%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.95%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,520 €
	Average Return each year	-30.71%	-5.54%
Moderate Scenario	What you might get back after costs	9,990 €	11,030 €
	Average Return each year	-0.12%	1.98%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.91%	-21.43%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,270 €
	Average Return each year	-30.71%	-6.18%
Moderate Scenario	What you might get back after costs	9,990 €	11,070 €
	Average Return each year	-0.12%	2.05%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 28/02/14 - 28/02/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.91%	-21.43%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,430 €
	Average Return each year	-30.71%	-5.77%
Moderate Scenario	What you might get back after costs	9,990 €	11,090 €
	Average Return each year	-0.12%	2.10%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 31/05/13 - 31/05/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.92%	-21.44%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,560 €
	Average Return each year	-30.71%	-5.44%
Moderate Scenario	What you might get back after costs	9,990 €	11,170 €
	Average Return each year	-0.12%	2.24%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.93%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,410 €
	Average Return each year	-30.71%	-5.83%
Moderate Scenario	What you might get back after costs	9,990 €	11,230 €
	Average Return each year	-0.12%	2.35%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,010 €	2,990 €
	Average Return each year	-69.93%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,830 €
	Average Return each year	-30.71%	-4.78%
Moderate Scenario	What you might get back after costs	9,990 €	11,240 €
	Average Return each year	-0.12%	2.37%
Favourable Scenario	What you might get back after costs	16,020 €	18,600 €
	Average Return each year	60.18%	13.21%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/05/14 - 29/05/15 (if you surrender after 1 year) and between 28/02/13 - 28/02/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

**Product**
**POSTBANK (LF) FUND OF FUNDS - GLOBAL EMERGING MARKETS**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU0316846921

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.90%	-22.60%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,360 €
	Average Return each year	-19.71%	-3.52%
Moderate Scenario	What you might get back after costs	10,170 €	11,920 €
	Average Return each year	1.75%	3.57%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.88%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,160 €
	Average Return each year	-19.71%	-3.97%
Moderate Scenario	What you might get back after costs	10,170 €	11,910 €
	Average Return each year	1.75%	3.56%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/15 - 30/11/16 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	7,720 €
	Average Return each year	-19.71%	-5.06%
Moderate Scenario	What you might get back after costs	10,290 €	11,910 €
	Average Return each year	2.90%	3.56%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,060 €
	Average Return each year	-19.71%	-4.22%
Moderate Scenario	What you might get back after costs	10,340 €	11,920 €
	Average Return each year	3.43%	3.57%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,100 €
	Average Return each year	-19.71%	-4.12%
Moderate Scenario	What you might get back after costs	10,340 €	11,920 €
	Average Return each year	3.44%	3.58%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/06/17 - 30/06/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,480 €
	Average Return each year	-19.71%	-3.25%
Moderate Scenario	What you might get back after costs	10,360 €	11,960 €
	Average Return each year	3.59%	3.65%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/09/18 - 30/09/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,810 €	2,780 €
	Average Return each year	-71.86%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,220 €
	Average Return each year	-19.71%	-3.85%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.80%	-22.47%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,080 €
	Average Return each year	-19.71%	-4.17%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,800 €
	Average Return each year	-71.79%	-22.47%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,030 €
	Average Return each year	-19.71%	-4.29%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,790 €
	Average Return each year	-71.83%	-22.53%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,260 €
	Average Return each year	-19.71%	-3.76%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.85%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,280 €
	Average Return each year	-19.71%	-3.70%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,820 €	2,780 €
	Average Return each year	-71.85%	-22.59%
Unfavourable Scenario	What you might get back after costs	8,030 €	8,580 €
	Average Return each year	-19.71%	-3.01%
Moderate Scenario	What you might get back after costs	10,380 €	12,160 €
	Average Return each year	3.85%	3.98%
Favourable Scenario	What you might get back after costs	14,950 €	16,550 €
	Average Return each year	49.53%	10.60%

- The unfavourable scenario occurred for an investment between 27/02/15 - 29/02/16 (if you surrender after 1 year) and between 30/06/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/10/15 - 31/10/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



**Product**
**PRIVATE BANKING (USD) (LF)FUND OF FUNDS -GLOBAL EMERGING MARKET**
**PRIIP manufacturer:** Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

**ISIN:** LU1102787568

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Recommended Holding Period: 5 years**
**Investment:** 10.000 EUR

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

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-70.00%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,780 €
	Average Return each year	-30.72%	-4.89%
Moderate Scenario	What you might get back after costs	10,360 €	11,890 €
	Average Return each year	3.59%	3.52%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 31/07/14 - 31/07/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-70.00%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,520 €
	Average Return each year	-30.72%	-5.54%
Moderate Scenario	What you might get back after costs	10,360 €	11,890 €
	Average Return each year	3.59%	3.52%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 31/07/14 - 31/07/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.99%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	6,900 €
	Average Return each year	-30.72%	-7.14%
Moderate Scenario	What you might get back after costs	10,410 €	11,890 €
	Average Return each year	4.10%	3.52%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 31/07/14 - 31/07/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.99%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,190 €
	Average Return each year	-30.72%	-6.37%
Moderate Scenario	What you might get back after costs	10,410 €	11,980 €
	Average Return each year	4.10%	3.68%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 31/12/13 - 31/12/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.99%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,420 €
	Average Return each year	-30.72%	-5.79%
Moderate Scenario	What you might get back after costs	10,410 €	12,050 €
	Average Return each year	4.10%	3.80%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 31/07/15 - 31/07/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-70.00%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,870 €
	Average Return each year	-30.72%	-4.68%
Moderate Scenario	What you might get back after costs	10,410 €	12,190 €
	Average Return each year	4.14%	4.04%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-70.00%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,520 €
	Average Return each year	-30.72%	-5.54%
Moderate Scenario	What you might get back after costs	10,410 €	12,200 €
	Average Return each year	4.14%	4.05%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.97%	-21.43%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,270 €
	Average Return each year	-30.72%	-6.18%
Moderate Scenario	What you might get back after costs	10,410 €	12,380 €
	Average Return each year	4.14%	4.36%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/06/14 - 28/06/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).



Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.97%	-21.43%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,430 €
	Average Return each year	-30.72%	-5.77%
Moderate Scenario	What you might get back after costs	10,410 €	12,380 €
	Average Return each year	4.14%	4.36%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.98%	-21.44%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,560 €
	Average Return each year	-30.72%	-5.43%
Moderate Scenario	What you might get back after costs	10,410 €	12,380 €
	Average Return each year	4.14%	4.36%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.99%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,410 €
	Average Return each year	-30.72%	-5.83%
Moderate Scenario	What you might get back after costs	10,410 €	12,460 €
	Average Return each year	4.14%	4.50%
Favourable Scenario	What you might get back after costs	16,020 €	18,000 €
	Average Return each year	60.19%	12.48%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 28/02/13 - 28/02/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	3,000 €	2,990 €
	Average Return each year	-69.99%	-21.45%
Unfavourable Scenario	What you might get back after costs	6,930 €	7,830 €
	Average Return each year	-30.72%	-4.77%
Moderate Scenario	What you might get back after costs	10,440 €	12,740 €
	Average Return each year	4.40%	4.96%
Favourable Scenario	What you might get back after costs	16,020 €	18,130 €
	Average Return each year	60.19%	12.64%

- The unfavourable scenario occurred for an investment between 29/10/21 - 31/10/22 (if you surrender after 1 year) and between 31/05/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/03/18 (if you surrender after 1 year) and between 30/04/13 - 30/04/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 26/02/21 (if you surrender after 5 years).