

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 31/12/2025

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,000€	7,590€
	Average return each year	-20.0 %	-5.4 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,560€	11,170€
	Average return each year	5.6 %	2.2 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2024 - July 2025 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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Stress scenario	What you might get back after costs	8,000€	7,600€
	Average return each year	-20.0 %	-5.4 %
Unfavourable scenario	What you might get back after costs	8,260€	9,510€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,540€	11,140€
	Average return each year	5.4 %	2.2 %
Favourable scenario	What you might get back after costs	12,050€	12,890€
	Average return each year	20.5 %	5.2 %

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Date: 29/08/2025

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Date: 31/07/2025

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Date: 30/06/2025

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Date: 30/05/2025

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Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,020€	7,600€
	Average return each year	-19.8 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,490€	11,130€
	Average return each year	4.9 %	2.2 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,030€	7,600€
	Average return each year	-19.7 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
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Minimum	There is no minimum guaranteed return.		
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Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	7,470€
	Average return each year	-44.0 %	-5.7 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,400€	11,090€
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Moderate scenario	What you might get back after costs	10,400€	11,130€
	Average return each year	4.0 %	2.2 %
Favourable scenario	What you might get back after costs	12,050€	12,880€
	Average return each year	20.5 %	5.2 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between February 2017 - February 2018 (if you redeem after 1 year) and between February 2019 - February 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 31/10/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.4 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,390€	11,170€
	Average return each year	3.9 %	2.2 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2017 - March 2018 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 30/09/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,170€
	Average return each year	3.6 %	2.2 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between November 2018 - November 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 30/08/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,510€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,380€	11,230€
	Average return each year	3.8 %	2.3 %
Favourable scenario	What you might get back after costs	12,050€	12,880€
	Average return each year	20.5 %	5.2 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2014 - August 2015 (if you redeem after 1 year) and between March 2017 - March 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 31/07/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,250€
	Average return each year	3.6 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between March 2017 - March 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 28/06/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,510€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,390€	11,390€
	Average return each year	3.9 %	2.6 %
Favourable scenario	What you might get back after costs	12,050€	12,880€
	Average return each year	20.5 %	5.2 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2014 - August 2015 (if you redeem after 1 year) and between January 2019 - January 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

ISIN: GRF000471000

PRIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr

Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 31/05/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,510€
	Average return each year	3.6 %	2.9 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

Optima income 2028 bond fund

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Date: 30/04/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,580€
	Average return each year	3.6 %	3.0 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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Product

Optima income 2028 bond fund

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Call for more information: +30 213 0101200

Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Date: 29/03/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,510€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,380€	11,620€
	Average return each year	3.8 %	3.1 %
Favourable scenario	What you might get back after costs	12,050€	12,880€
	Average return each year	20.5 %	5.2 %

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Product

Optima income 2028 bond fund

ISIN: GRF000471000

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Call for more information: +30 213 0101200

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Date: 29/02/2024

Performance scenarios

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Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
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Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,770€
	Average return each year	3.6 %	3.3 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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Product

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Date: 31/01/2024

Performance scenarios

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.

Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,250€	9,500€
	Average return each year	-17.5 %	-1.0 %
Moderate scenario	What you might get back after costs	10,360€	11,780€
	Average return each year	3.6 %	3.3 %
Favourable scenario	What you might get back after costs	12,020€	12,840€
	Average return each year	20.2 %	5.1 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between January 2017 - January 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

Product

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Date: 10/01/2024

Performance scenarios

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Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,600€	5,790€
	Average return each year	-44.0 %	-10.3 %
Unfavourable scenario	What you might get back after costs	8,300€	9,490€
	Average return each year	-17.0 %	-1.0 %
Moderate scenario	What you might get back after costs	10,380€	11,890€
	Average return each year	3.8 %	3.5 %
Favourable scenario	What you might get back after costs	11,750€	13,010€
	Average return each year	17.5 %	5.4 %

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. The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you redeem after 1 year) and between October 2017 - October 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2018 - June 2019 (if you redeem after 1 year) and between September 2015 - September 2020 (if you redeem after 5 years). The favourable scenario occurred for an investment between April 2020 - April 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.