PAST PERFORMANCE SCENARIOS

Product

Optima income 2030 bond fund
ISIN: GRF000513009
PRIIP 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: 31/08/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,400€	11,180€
	Average return each year	4.0 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	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 2025 - February 2026 (if you redeem after 1 year) and between December 2019 - December 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 March 2020 - March 2025 (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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Date: 31/07/2026

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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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,410€	11,180€
	Average return each year	4.1 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Date: 30/06/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,430€	11,210€
	Average return each year	4.3 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Optima asset management

PAST PERFORMANCE SCENARIOS

Product

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Date: 29/05/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,520€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,430€	11,230€
	Average return each year	4.3 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,970€
	Average return each year	20.6 %	5.3 %

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Date: 30/04/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,450€	11,220€
	Average return each year	4.5 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Date: 31/03/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,480€	11,230€
	Average return each year	4.8 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Date: 27/02/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,320€	9,550€
	Average return each year	-16.8 %	-0.9 %
Moderate scenario	What you might get back after costs	10,510€	11,240€
	Average return each year	5.1 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,960€
	Average return each year	20.6 %	5.3 %

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Date: 30/01/2026

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,520€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,520€	11,240€
	Average return each year	5.2 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,970€
	Average return each year	20.6 %	5.3 %

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Date: 31/12/2025

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,570€	11,240€
	Average return each year	5.7 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Date: 28/11/2025

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,520€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,520€	11,240€
	Average return each year	5.2 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,970€
	Average return each year	20.6 %	5.3 %

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Date: 31/10/2025

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)
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Stress scenario	What you might get back after costs	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,570€	11,240€
	Average return each year	5.7 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Date: 30/09/2025

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)
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	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,570€	11,240€
	Average return each year	5.7 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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Recommended holding period: 5 years

Investment example: 10.000 EUR

Performance scenarios		1 year	5 years (Recommended holding period)
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Stress scenario	What you might get back after costs	8,010€	7,600€
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	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,560€	11,240€
	Average return each year	5.6 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,970€
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Date: 31/07/2025

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,570€	11,240€
	Average return each year	5.7 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	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 July 2018 - July 2019 (if you redeem after 1 year) and between February 2017 - February 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 March 2020 - March 2025 (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.

PAST PERFORMANCE SCENARIOS

Product

Optima income 2030 bond fund
ISIN: GRF000513009
PRIIP 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: 30/06/2025

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	8,010€	7,600€
	Average return each year	-19.9 %	-5.3 %
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	10,570€	11,240€
	Average return each year	5.7 %	2.4 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	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 March 2024 - March 2025 (if you redeem after 1 year) and between February 2017 - February 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 March 2020 - March 2025 (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.

PAST PERFORMANCE SCENARIOS

Product

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Date: 30/05/2025

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	8,020€	7,600€
	Average return each year	-19.8 %	-5.3 %
Unfavourable scenario	What you might get back after costs	8,260€	9,520€
	Average return each year	-17.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,520€	11,230€
	Average return each year	5.2 %	2.4 %
Favourable scenario	What you might get back after costs	12,060€	12,970€
	Average return each year	20.6 %	5.3 %

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PAST PERFORMANCE SCENARIOS

Product

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Date: 30/04/2025

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	8,020€	7,600€
	Average return each year	-19.8 %	-5.3 %
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	10,490€	11,220€
	Average return each year	4.9 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	5.2 %

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PAST PERFORMANCE SCENARIOS

Product

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Date: 31/03/2025

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	8,040€	7,610€
	Average return each year	-19.6 %	-5.3 %
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	10,480€	11,220€
	Average return each year	4.8 %	2.3 %
Favourable scenario	What you might get back after costs	12,020€	12,890€
	Average return each year	20.2 %	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 July 2022 - July 2023 (if you redeem after 1 year) and between March 2019 - March 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 March 2020 - March 2025 (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.

PAST PERFORMANCE SCENARIOS

Product

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Date: 28/02/2025

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	7,010€	7,520€
	Average return each year	-29.9 %	-5.5 %
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	10,430€	11,220€
	Average return each year	4.3 %	2.3 %
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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PAST PERFORMANCE SCENARIOS

Product

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Date: 31/01/2025

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	5,590€	7,470€
	Average return each year	-44.1 %	-5.7 %
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	10,400€	11,220€
	Average return each year	4.0 %	2.3 %
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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PAST PERFORMANCE SCENARIOS

Product

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Date: 22/01/2025

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	5,590€	7,200€
	Average return each year	-44.1 %	-6.4 %
Unfavourable scenario	What you might get back after costs	8,330€	9,520€
	Average return each year	-16.7 %	-1.0 %
Moderate scenario	What you might get back after costs	10,400€	11,240€
	Average return each year	4.0 %	2.4 %
Favourable scenario	What you might get back after costs	12,160€	12,880€
	Average return each year	21.6 %	5.2 %

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