PAST PERFORMANCE SCENARIOS

Product

Optima income 2026 bond fund
ISIN: GRF000504008
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: 31/07/2026

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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,230€
	Average return each year	-9.9 %	-4.0 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,250€	10,330€
	Average return each year	2.5 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between August 2016 - August 2017 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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: 30/06/2026

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Date: 29/05/2026

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Recommended holding period: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
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Stress scenario	What you might get back after costs	9,010€	9,220€
	Average return each year	-9.9 %	-4.0 %
Unfavourable scenario	What you might get back after costs	9,190€	9,480€
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Moderate scenario	What you might get back after costs	10,260€	10,330€
	Average return each year	2.6 %	1.6 %
Favourable scenario	What you might get back after costs	10,970€	11,490€
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Optima asset management

PAST PERFORMANCE SCENARIOS

Product

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Date: 30/04/2026

Performance scenarios

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Recommended holding period: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,220€
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Unfavourable scenario	What you might get back after costs	9,180€	9,490€
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Moderate scenario	What you might get back after costs	10,270€	10,330€
	Average return each year	2.7 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
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Date: 31/03/2026

Performance scenarios

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Recommended holding period: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,220€
	Average return each year	-9.9 %	-4.0 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,270€	10,330€
	Average return each year	2.7 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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PAST PERFORMANCE SCENARIOS

Product

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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,220€
	Average return each year	-9.9 %	-4.0 %
Unfavourable scenario	What you might get back after costs	9,200€	9,480€
	Average return each year	-8.0 %	-2.6 %
Moderate scenario	What you might get back after costs	10,260€	10,330€
	Average return each year	2.6 %	1.6 %
Favourable scenario	What you might get back after costs	10,970€	11,460€
	Average return each year	9.7 %	7.0 %

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Optima asset management

PAST PERFORMANCE SCENARIOS

Product

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Date: 30/01/2026

Performance scenarios

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Recommended holding period: 2 years

Investment example: 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,220€
	Average return each year	-9.9 %	-4.0 %
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Moderate scenario	What you might get back after costs	10,260€	10,330€
	Average return each year	2.6 %	1.6 %
Favourable scenario	What you might get back after costs	10,970€	11,490€
	Average return each year	9.7 %	7.2 %

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Date: 31/12/2025

Performance scenarios

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Recommended holding period: 2 years **Investment example:** 10.000 EUR

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Stress scenario	What you might get back after costs	9,010€	9,220€
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Date: 28/11/2025

Performance scenarios

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Optima asset management

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Date: 31/10/2025

Performance scenarios

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Date: 30/09/2025

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Date: 29/08/2025

Performance scenarios

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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,230€
	Average return each year	-9.9 %	-4.0 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,280€	10,330€
	Average return each year	2.8 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between June 2018 - June 2019 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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 2026 bond fund
ISIN: GRF000504008
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: 30/05/2025

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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,010€	9,230€
	Average return each year	-9.9 %	-3.9 %
Unfavourable scenario	What you might get back after costs	9,190€	9,480€
	Average return each year	-8.1 %	-2.6 %
Moderate scenario	What you might get back after costs	10,260€	10,330€
	Average return each year	2.6 %	1.6 %
Favourable scenario	What you might get back after costs	10,970€	11,490€
	Average return each year	9.7 %	7.2 %

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 October 2020 - October 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between September 2017 - September 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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.

Optima asset management

PAST PERFORMANCE SCENARIOS

Product

Optima income 2026 bond fund
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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	9,020€	9,230€
	Average return each year	-9.8 %	-3.9 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,270€	10,330€
	Average return each year	2.7 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,940€	9,230€
	Average return each year	-10.6 %	-3.9 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,260€	10,330€
	Average return each year	2.6 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between December 2016 - December 2017 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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 2026 bond fund
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Call for more information: +30 213 0101200
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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,560€	9,150€
	Average return each year	-14.4 %	-4.3 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,250€	10,330€
	Average return each year	2.5 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between August 2016 - August 2017 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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.

Optima asset management

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: 2 years

Investment example: 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	7,910€	9,120€
	Average return each year	-20.9 %	-4.5 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,250€	10,330€
	Average return each year	2.5 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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.

Optima asset management

PAST PERFORMANCE SCENARIOS

Product

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Date: 31/12/2024

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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	7,910€	9,060€
	Average return each year	-20.9 %	-4.8 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,240€	10,330€
	Average return each year	2.4 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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Optima asset management

PAST PERFORMANCE SCENARIOS

Product

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Date: 29/11/2024

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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	7,910€	8,740€
	Average return each year	-20.9 %	-6.5 %
Unfavourable scenario	What you might get back after costs	9,190€	9,480€
	Average return each year	-8.1 %	-2.6 %
Moderate scenario	What you might get back after costs	10,230€	10,330€
	Average return each year	2.3 %	1.6 %
Favourable scenario	What you might get back after costs	10,970€	11,490€
	Average return each year	9.7 %	7.2 %

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 October 2020 - October 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between February 2020 - February 2021 (if you redeem after 1 year) and between September 2017 - September 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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 2026 bond fund
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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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	7,910€	8,740€
	Average return each year	-20.9 %	-6.5 %
Unfavourable scenario	What you might get back after costs	9,180€	9,490€
	Average return each year	-8.2 %	-2.6 %
Moderate scenario	What you might get back after costs	10,230€	10,330€
	Average return each year	2.3 %	1.6 %
Favourable scenario	What you might get back after costs	10,950€	11,500€
	Average return each year	9.5 %	7.2 %

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 December 2020 - December 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between April 2015 - April 2016 (if you redeem after 1 year) and between December 2017 - December 2019 (if you redeem after 2 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between September 2022 - September 2024 (if you redeem after 2 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: 14/10/2024

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: 2 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	2 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	7,910€	8,740€
	Average return each year	-20.9 %	-6.5 %
Unfavourable scenario	What you might get back after costs	9,240€	9,480€
	Average return each year	-7.6 %	-2.6 %
Moderate scenario	What you might get back after costs	10,220€	10,330€
	Average return each year	2.2 %	1.6 %
Favourable scenario	What you might get back after costs	10,980€	11,410€
	Average return each year	9.8 %	6.8 %

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 November 2021 - November 2022 (if you redeem after 1 year) and between November 2020 - November 2022 (if you redeem after 2 years). The moderate scenario occurred for an investment between May 2015 - May 2016 (if you redeem after 1 year) and between September 2019 - September 2021 (if you redeem after 2 years). The favourable scenario occurred for an investment between April 2020 - April 2021 (if you redeem after 1 year) and between October 2022 - October 2024 (if you redeem after 2 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.