PAST PERFORMANCE SCENARIOS

Product

Optima income bond fund
ISIN: GRF000443009
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: 30/10/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,020€
	Average return each year	-17.2 %	0.0 %
Moderate scenario	What you might get back after costs	10,550€	10,940€
	Average return each year	5.5 %	1.8 %
Favourable scenario	What you might get back after costs	12,140€	15,310€
	Average return each year	21.4 %	8.9 %

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 2025 - October 2026 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2019 - June 2020 (if you redeem after 1 year) and between August 2020 - August 2025 (if you redeem after 5 years). The favourable scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between October 2016 - October 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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Date: 30/09/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,030€
	Average return each year	-17.1 %	0.1 %
Moderate scenario	What you might get back after costs	10,570€	11,060€
	Average return each year	5.7 %	2.0 %
Favourable scenario	What you might get back after costs	12,180€	15,480€
	Average return each year	21.8 %	9.1 %

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Date: 31/08/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,130€
	Average return each year	-17.1 %	0.3 %
Moderate scenario	What you might get back after costs	10,570€	11,140€
	Average return each year	5.7 %	2.2 %
Favourable scenario	What you might get back after costs	12,180€	15,480€
	Average return each year	21.8 %	9.1 %

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 August 2025 - August 2026 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2022 - August 2023 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between September 2016 - September 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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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: 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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,140€
	Average return each year	-17.1 %	0.3 %
Moderate scenario	What you might get back after costs	10,570€	11,160€
	Average return each year	5.7 %	2.2 %
Favourable scenario	What you might get back after costs	12,180€	15,680€
	Average return each year	21.8 %	9.4 %

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Date: 30/06/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,180€
	Average return each year	-17.1 %	0.4 %
Moderate scenario	What you might get back after costs	10,580€	11,170€
	Average return each year	5.8 %	2.2 %
Favourable scenario	What you might get back after costs	12,180€	15,740€
	Average return each year	21.8 %	9.5 %

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 June 2025 - June 2026 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2019 - June 2020 (if you redeem after 1 year) and between June 2018 - June 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between June 2016 - June 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.

PAST PERFORMANCE SCENARIOS

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Date: 29/05/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,160€
	Average return each year	-17.2 %	0.3 %
Moderate scenario	What you might get back after costs	10,580€	11,180€
	Average return each year	5.8 %	2.3 %
Favourable scenario	What you might get back after costs	11,980€	15,700€
	Average return each year	19.8 %	9.4 %

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Date: 30/04/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,150€
	Average return each year	-17.1 %	0.3 %
Moderate scenario	What you might get back after costs	10,580€	11,230€
	Average return each year	5.8 %	2.3 %
Favourable scenario	What you might get back after costs	12,180€	16,150€
	Average return each year	21.8 %	10.1 %

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PAST PERFORMANCE SCENARIOS

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Date: 31/03/2026

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,100€
	Average return each year	-17.1 %	0.2 %
Moderate scenario	What you might get back after costs	10,590€	11,290€
	Average return each year	5.9 %	2.5 %
Favourable scenario	What you might get back after costs	12,180€	16,150€
	Average return each year	21.8 %	10.1 %

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PAST PERFORMANCE SCENARIOS

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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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,270€	10,220€
	Average return each year	-17.3 %	0.4 %
Moderate scenario	What you might get back after costs	10,600€	11,280€
	Average return each year	6.0 %	2.4 %
Favourable scenario	What you might get back after costs	11,980€	16,900€
	Average return each year	19.8 %	11.1 %

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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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,200€
	Average return each year	-17.2 %	0.4 %
Moderate scenario	What you might get back after costs	10,640€	11,290€
	Average return each year	6.4 %	2.5 %
Favourable scenario	What you might get back after costs	11,980€	16,870€
	Average return each year	19.8 %	11.0 %

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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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,190€
	Average return each year	-17.1 %	0.4 %
Moderate scenario	What you might get back after costs	10,650€	11,350€
	Average return each year	6.5 %	2.6 %
Favourable scenario	What you might get back after costs	12,180€	16,870€
	Average return each year	21.8 %	11.0 %

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Date: 28/11/2025

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,180€
	Average return each year	-17.2 %	0.4 %
Moderate scenario	What you might get back after costs	10,650€	11,330€
	Average return each year	6.5 %	2.5 %
Favourable scenario	What you might get back after costs	11,980€	16,900€
	Average return each year	19.8 %	11.1 %

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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)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,200€
	Average return each year	-17.1 %	0.4 %
Moderate scenario	What you might get back after costs	10,670€	11,440€
	Average return each year	6.7 %	2.7 %
Favourable scenario	What you might get back after costs	12,180€	16,870€
	Average return each year	21.8 %	11.0 %

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Date: 30/09/2025

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,180€
	Average return each year	-17.1 %	0.4 %
Moderate scenario	What you might get back after costs	10,680€	11,460€
	Average return each year	6.8 %	2.8 %
Favourable scenario	What you might get back after costs	12,180€	16,910€
	Average return each year	21.8 %	11.1 %

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 July 2021 - September 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between November 2022 - November 2023 (if you redeem after 1 year) and between August 2018 - August 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between January 2017 - January 2018 (if you redeem after 1 year) and between September 2015 - September 2020 (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 bond fund
ISIN: GRF000443009
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: 29/08/2025

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,170€
	Average return each year	-17.2 %	0.3 %
Moderate scenario	What you might get back after costs	10,720€	11,520€
	Average return each year	7.2 %	2.9 %
Favourable scenario	What you might get back after costs	12,240€	17,640€
	Average return each year	22.4 %	12.0 %

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 August 2021 - August 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2020 - June 2021 (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 August 2015 - August 2016 (if you redeem after 1 year) and between August 2015 - August 2020 (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 bond fund
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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: 31/07/2025

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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,150€
	Average return each year	-17.1 %	0.3 %
Moderate scenario	What you might get back after costs	10,700€	11,520€
	Average return each year	7.0 %	2.9 %
Favourable scenario	What you might get back after costs	13,120€	19,130€
	Average return each year	31.2 %	13.8 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - July 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between May 2023 - May 2024 (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 July 2015 - July 2016 (if you redeem after 1 year) and between July 2015 - July 2020 (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 bond fund
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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: 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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,080€
	Average return each year	-17.1 %	0.2 %
Moderate scenario	What you might get back after costs	10,710€	11,520€
	Average return each year	7.1 %	2.9 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - June 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2017 - September 2018 (if you redeem after 1 year) and between April 2020 - April 2025 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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: 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	8,240€	7,990€
	Average return each year	-17.6 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,280€	10,070€
	Average return each year	-17.2 %	0.1 %
Moderate scenario	What you might get back after costs	10,730€	11,550€
	Average return each year	7.3 %	2.9 %
Favourable scenario	What you might get back after costs	14,360€	21,360€
	Average return each year	43.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between August 2021 - May 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2017 - September 2018 (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 June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 30/04/2025

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	8,250€	7,990€
	Average return each year	-17.5 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	10,020€
	Average return each year	-17.1 %	0.0 %
Moderate scenario	What you might get back after costs	10,750€	11,560€
	Average return each year	7.5 %	3.0 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - April 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2023 - June 2024 (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 June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 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	8,250€	7,990€
	Average return each year	-17.5 %	-4.4 %
Unfavourable scenario	What you might get back after costs	8,290€	9,980€
	Average return each year	-17.1 %	0.0 %
Moderate scenario	What you might get back after costs	10,750€	11,620€
	Average return each year	7.5 %	3.0 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - March 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2020 - July 2021 (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 June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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: 28/02/2025

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	6,030€	7,890€
	Average return each year	-39.7 %	-4.6 %
Unfavourable scenario	What you might get back after costs	8,290€	10,000€
	Average return each year	-17.1 %	0.0 %
Moderate scenario	What you might get back after costs	10,750€	11,670€
	Average return each year	7.5 %	3.1 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - February 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2020 - July 2021 (if you redeem after 1 year) and between June 2017 - June 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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	4,600€	7,810€
	Average return each year	-54.0 %	-4.8 %
Unfavourable scenario	What you might get back after costs	8,290€	9,960€
	Average return each year	-17.1 %	-0.1 %
Moderate scenario	What you might get back after costs	10,780€	11,760€
	Average return each year	7.8 %	3.3 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - January 2025 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2023 - July 2024 (if you redeem after 1 year) and between December 2018 - December 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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: 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	4,600€	7,740€
	Average return each year	-54.0 %	-5.0 %
Unfavourable scenario	What you might get back after costs	8,290€	9,930€
	Average return each year	-17.1 %	-0.1 %
Moderate scenario	What you might get back after costs	10,780€	11,930€
	Average return each year	7.8 %	3.6 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - December 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2022 - October 2023 (if you redeem after 1 year) and between July 2017 - July 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 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: 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	4,600€	4,870€
	Average return each year	-54.0 %	-13.4 %
Unfavourable scenario	What you might get back after costs	8,280€	9,910€
	Average return each year	-17.2 %	-0.2 %
Moderate scenario	What you might get back after costs	10,770€	12,170€
	Average return each year	7.7 %	4.0 %
Favourable scenario	What you might get back after costs	13,090€	19,090€
	Average return each year	30.9 %	13.8 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between August 2021 - November 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2023 - July 2024 (if you redeem after 1 year) and between May 2017 - May 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between July 2015 - July 2016 (if you redeem after 1 year) and between July 2015 - July 2020 (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: 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	4,600€	4,870€
	Average return each year	-54.0 %	-13.4 %
Unfavourable scenario	What you might get back after costs	8,290€	9,860€
	Average return each year	-17.1 %	-0.3 %
Moderate scenario	What you might get back after costs	10,780€	12,570€
	Average return each year	7.8 %	4.7 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between July 2021 - October 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2023 - July 2024 (if you redeem after 1 year) and between April 2017 - April 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 30/09/2024

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	4,600€	4,870€
	Average return each year	-54.0 %	-13.4 %
Unfavourable scenario	What you might get back after costs	8,290€	9,790€
	Average return each year	-17.1 %	-0.4 %
Moderate scenario	What you might get back after costs	10,780€	13,330€
	Average return each year	7.8 %	5.9 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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PAST PERFORMANCE SCENARIOS

Product

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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	4,600€	4,870€
	Average return each year	-54.0 %	-13.4 %
Unfavourable scenario	What you might get back after costs	8,280€	9,720€
	Average return each year	-17.2 %	-0.6 %
Moderate scenario	What you might get back after costs	10,740€	13,650€
	Average return each year	7.4 %	6.4 %
Favourable scenario	What you might get back after costs	13,090€	19,090€
	Average return each year	30.9 %	13.8 %

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 September 2021 - September 2022 (if you redeem after 1 year) and between August 2021 - August 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2023 - June 2024 (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 July 2015 - July 2016 (if you redeem after 1 year) and between July 2015 - July 2020 (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 bond fund
ISIN: GRF000443009
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: 31/07/2024

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	4,600€	4,870€
	Average return each year	-54.0 %	-13.4 %
Unfavourable scenario	What you might get back after costs	7,910€	9,680€
	Average return each year	-20.9 %	-0.6 %
Moderate scenario	What you might get back after costs	10,750€	14,380€
	Average return each year	7.5 %	7.5 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 July 2014 - July 2015 (if you redeem after 1 year) and between July 2021 - July 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2023 - June 2024 (if you redeem after 1 year) and between November 2016 - November 2021 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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	4,610€	4,870€
	Average return each year	-53.9 %	-13.4 %
Unfavourable scenario	What you might get back after costs	7,900€	9,550€
	Average return each year	-21.0 %	-0.9 %
Moderate scenario	What you might get back after costs	10,730€	14,300€
	Average return each year	7.3 %	7.4 %
Favourable scenario	What you might get back after costs	13,090€	19,090€
	Average return each year	30.9 %	13.8 %

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 July 2014 - July 2015 (if you redeem after 1 year) and between August 2021 - June 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2017 - September 2018 (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 July 2015 - July 2016 (if you redeem after 1 year) and between July 2015 - July 2020 (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 bond fund
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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	4,610€	4,870€
	Average return each year	-53.9 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,510€
	Average return each year	-30.4 %	-1.0 %
Moderate scenario	What you might get back after costs	10,710€	14,380€
	Average return each year	7.1 %	7.5 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - May 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2017 - September 2018 (if you redeem after 1 year) and between November 2016 - November 2021 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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: 30/04/2024

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	4,620€	4,900€
	Average return each year	-53.8 %	-13.3 %
Unfavourable scenario	What you might get back after costs	6,960€	9,480€
	Average return each year	-30.4 %	-1.1 %
Moderate scenario	What you might get back after costs	10,710€	14,380€
	Average return each year	7.1 %	7.5 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - April 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2017 - September 2018 (if you redeem after 1 year) and between November 2016 - November 2021 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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	4,620€	4,880€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	7,900€	9,490€
	Average return each year	-21.0 %	-1.1 %
Moderate scenario	What you might get back after costs	10,720€	14,300€
	Average return each year	7.2 %	7.4 %
Favourable scenario	What you might get back after costs	13,090€	19,090€
	Average return each year	30.9 %	13.8 %

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 July 2014 - July 2015 (if you redeem after 1 year) and between August 2021 - March 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2020 - June 2021 (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 July 2015 - July 2016 (if you redeem after 1 year) and between July 2015 - July 2020 (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 bond fund
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Date: 29/02/2024

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	4,620€	4,880€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,400€
	Average return each year	-30.4 %	-1.2 %
Moderate scenario	What you might get back after costs	10,680€	14,380€
	Average return each year	6.8 %	7.5 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - February 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between November 2022 - November 2023 (if you redeem after 1 year) and between November 2016 - November 2021 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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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	4,620€	4,870€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,400€
	Average return each year	-30.4 %	-1.2 %
Moderate scenario	What you might get back after costs	10,650€	14,480€
	Average return each year	6.5 %	7.7 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - January 2024 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2017 - August 2018 (if you redeem after 1 year) and between July 2014 - July 2019 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 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: 31/12/2023

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	4,620€	4,870€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,310€
	Average return each year	-30.4 %	-1.4 %
Moderate scenario	What you might get back after costs	10,610€	14,480€
	Average return each year	6.1 %	7.7 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - December 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between May 2019 - May 2020 (if you redeem after 1 year) and between July 2014 - July 2019 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 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: 30/11/2023

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	4,620€	4,870€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,130€
	Average return each year	-30.4 %	-1.8 %
Moderate scenario	What you might get back after costs	10,580€	14,550€
	Average return each year	5.8 %	7.8 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - November 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2019 - March 2020 (if you redeem after 1 year) and between November 2013 - November 2018 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
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Date: 31/10/2023

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	4,620€	4,870€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	8,970€
	Average return each year	-30.4 %	-2.1 %
Moderate scenario	What you might get back after costs	10,580€	14,560€
	Average return each year	5.8 %	7.8 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - October 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between December 2019 - December 2020 (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 June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 30/09/2023

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	4,620€	4,880€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	8,980€
	Average return each year	-30.4 %	-2.1 %
Moderate scenario	What you might get back after costs	10,580€	14,570€
	Average return each year	5.8 %	7.8 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - September 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between December 2019 - December 2020 (if you redeem after 1 year) and between December 2016 - December 2021 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 31/08/2023

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	4,620€	4,880€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	9,000€
	Average return each year	-30.4 %	-2.1 %
Moderate scenario	What you might get back after costs	10,580€	14,590€
	Average return each year	5.8 %	7.9 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - August 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between December 2019 - December 2020 (if you redeem after 1 year) and between August 2014 - August 2019 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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: 31/07/2023

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	4,620€	4,880€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	8,980€
	Average return each year	-30.4 %	-2.1 %
Moderate scenario	What you might get back after costs	10,580€	14,630€
	Average return each year	5.8 %	7.9 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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 June 2014 - June 2015 (if you redeem after 1 year) and between July 2021 - July 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2019 - March 2020 (if you redeem after 1 year) and between October 2013 - October 2018 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2015 - June 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (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 bond fund
ISIN: GRF000443009
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: 30/06/2023

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	4,620€	4,870€
	Average return each year	-53.8 %	-13.4 %
Unfavourable scenario	What you might get back after costs	6,960€	8,760€
	Average return each year	-30.4 %	-2.6 %
Moderate scenario	What you might get back after costs	10,610€	14,720€
	Average return each year	6.1 %	8.0 %
Favourable scenario	What you might get back after costs	14,560€	21,410€
	Average return each year	45.6 %	16.4 %

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PAST PERFORMANCE SCENARIOS

Product

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Date: 31/05/2023

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	4,930€	6,930€
	Average return each year	-50.7 %	-7.1 %
Unfavourable scenario	What you might get back after costs	7,870€	8,820€
	Average return each year	-21.3 %	-2.5 %
Moderate scenario	What you might get back after costs	10,690€	14,960€
	Average return each year	6.9 %	8.4 %
Favourable scenario	What you might get back after costs	12,970€	18,810€
	Average return each year	29.7 %	13.5 %

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 April 2014 - April 2015 (if you redeem after 1 year) and between August 2021 - May 2023 (if you redeem after 5 years). The moderate scenario occurred for an investment between May 2019 - May 2020 (if you redeem after 1 year) and between September 2014 - September 2019 (if you redeem after 5 years). The favourable scenario occurred for an investment between June 2013 - June 2014 (if you redeem after 1 year) and between July 2015 - July 2020 (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.