PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
ISIN: GRF000334000
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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,450€	8,860€
	Average return each year	-15.5 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,290€	11,320€
	Average return each year	2.9 %	4.2 %
Favourable scenario	What you might get back after costs	11,610€	12,180€
	Average return each year	16.1 %	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 September 2021 - September 2022 (if you redeem after 1 year) and between October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between May 2018 - May 2019 (if you redeem after 1 year) and between June 2017 - June 2020 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between October 2022 - October 2025 (if you redeem after 3 years).

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,460€	8,860€
	Average return each year	-15.4 %	-4.0 %
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Moderate scenario	What you might get back after costs	10,250€	11,320€
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Favourable scenario	What you might get back after costs	11,600€	12,150€
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Date: 31/08/2026

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

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Date: 31/07/2026

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

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Date: 30/06/2026

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
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Date: 29/05/2026

Performance scenarios

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

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Date: 30/04/2026

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Date: 31/03/2026

Performance scenarios

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Date: 27/02/2026

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

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Date: 31/12/2025

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Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,250€	10,950€
	Average return each year	2.5 %	3.1 %
Favourable scenario	What you might get back after costs	11,600€	12,150€
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Date: 28/11/2025

Performance scenarios

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	Average return each year	-15.5 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,230€	10,840€
	Average return each year	2.3 %	2.7 %
Favourable scenario	What you might get back after costs	11,610€	12,180€
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Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,210€	10,780€
	Average return each year	2.1 %	2.5 %
Favourable scenario	What you might get back after costs	11,600€	12,150€
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Favourable scenario	What you might get back after costs	11,600€	12,150€
	Average return each year	16.0 %	6.7 %

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 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between May 2022 - May 2023 (if you redeem after 1 year) and between December 2021 - December 2024 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between September 2022 - September 2025 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
ISIN: GRF000334000
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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,460€	8,860€
	Average return each year	-15.4 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,150€	10,640€
	Average return each year	1.5 %	2.1 %
Favourable scenario	What you might get back after costs	11,610€	11,990€
	Average return each year	16.1 %	6.2 %

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 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between April 2019 - April 2020 (if you redeem after 1 year) and between November 2021 - November 2024 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between June 2022 - June 2025 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
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Date: 31/07/2025

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,470€	8,860€
	Average return each year	-15.3 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,120€	10,610€
	Average return each year	1.2 %	2.0 %
Favourable scenario	What you might get back after costs	11,600€	11,990€
	Average return each year	16.0 %	6.2 %

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 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between July 2016 - July 2017 (if you redeem after 1 year) and between May 2016 - May 2019 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between June 2022 - June 2025 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,470€	8,860€
	Average return each year	-15.3 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,120€	10,580€
	Average return each year	1.2 %	1.9 %
Favourable scenario	What you might get back after costs	11,600€	11,990€
	Average return each year	16.0 %	6.2 %

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 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between June 2016 - June 2017 (if you redeem after 1 year) and between October 2021 - October 2024 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between June 2022 - June 2025 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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Date: 30/05/2025

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,480€	8,860€
	Average return each year	-15.2 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,120€	10,490€
	Average return each year	1.2 %	1.6 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between June 2016 - June 2017 (if you redeem after 1 year) and between April 2020 - April 2023 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,500€	8,860€
	Average return each year	-15.0 %	-3.9 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,480€
	Average return each year	1.1 %	1.6 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between May 2016 - May 2017 (if you redeem after 1 year) and between May 2019 - May 2022 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	8,150€	8,850€
	Average return each year	-18.5 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,470€
	Average return each year	1.1 %	1.5 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between April 2016 - April 2017 (if you redeem after 1 year) and between March 2017 - March 2020 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,490€	8,850€
	Average return each year	-45.1 %	-4.0 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,450€
	Average return each year	1.1 %	1.5 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between March 2016 - March 2017 (if you redeem after 1 year) and between April 2020 - April 2023 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,460€	8,680€
	Average return each year	-65.4 %	-4.6 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,390€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between March 2020 - March 2023 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,460€	8,130€
	Average return each year	-65.4 %	-6.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,390€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between April 2016 - April 2019 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,470€	4,790€
	Average return each year	-65.3 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,110€	10,340€
	Average return each year	1.1 %	1.1 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between October 2016 - October 2017 (if you redeem after 1 year) and between September 2021 - September 2024 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,470€	4,790€
	Average return each year	-65.3 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,320€
	Average return each year	1.1 %	1.0 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between November 2014 - November 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,470€	4,790€
	Average return each year	-65.3 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,320€
	Average return each year	1.1 %	1.0 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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PAST PERFORMANCE SCENARIOS

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Date: 30/08/2024

Performance scenarios

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,470€	4,790€
	Average return each year	-65.3 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,110€	10,320€
	Average return each year	1.1 %	1.1 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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PAST PERFORMANCE SCENARIOS

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,470€	4,790€
	Average return each year	-65.3 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,320€
	Average return each year	1.1 %	1.1 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between September 2014 - September 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
ISIN: GRF000334000
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: 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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,480€	4,790€
	Average return each year	-65.2 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,110€	10,330€
	Average return each year	1.1 %	1.1 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between October 2016 - October 2017 (if you redeem after 1 year) and between August 2014 - August 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,480€	4,790€
	Average return each year	-65.2 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,340€
	Average return each year	1.1 %	1.1 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between July 2014 - July 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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Date: 30/04/2024

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,800€
	Average return each year	-65.1 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,350€
	Average return each year	1.1 %	1.2 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between June 2014 - June 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,170€
	Average return each year	-11.2 %	-2.8 %
Moderate scenario	What you might get back after costs	10,110€	10,350€
	Average return each year	1.1 %	1.2 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between October 2016 - October 2017 (if you redeem after 1 year) and between May 2014 - May 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,350€
	Average return each year	1.1 %	1.2 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between April 2014 - April 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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Date: 31/01/2024

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,370€
	Average return each year	1.1 %	1.2 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between March 2014 - March 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,380€
	Average return each year	1.1 %	1.2 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between February 2014 - February 2017 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,390€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between April 2016 - April 2019 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,390€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.7 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,390€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between September 2016 - September 2017 (if you redeem after 1 year) and between March 2020 - March 2023 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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Call for more information: +30 213 0101200
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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,410€	4,760€
	Average return each year	-65.9 %	-21.9 %
Unfavourable scenario	What you might get back after costs	8,880€	8,940€
	Average return each year	-11.2 %	-3.7 %
Moderate scenario	What you might get back after costs	10,110€	10,400€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between January 2015 - January 2016 (if you redeem after 1 year) and between December 2013 - December 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,410€	4,760€
	Average return each year	-65.9 %	-21.9 %
Unfavourable scenario	What you might get back after costs	8,880€	8,900€
	Average return each year	-11.2 %	-3.8 %
Moderate scenario	What you might get back after costs	10,110€	10,410€
	Average return each year	1.1 %	1.3 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 - July 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between January 2016 - January 2017 (if you redeem after 1 year) and between November 2013 - November 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

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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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,410€	4,760€
	Average return each year	-65.9 %	-21.9 %
Unfavourable scenario	What you might get back after costs	8,880€	8,930€
	Average return each year	-11.2 %	-3.7 %
Moderate scenario	What you might get back after costs	10,110€	10,410€
	Average return each year	1.1 %	1.4 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 - June 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between February 2015 - February 2016 (if you redeem after 1 year) and between October 2013 - October 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,410€	4,760€
	Average return each year	-65.9 %	-21.9 %
Unfavourable scenario	What you might get back after costs	8,880€	8,890€
	Average return each year	-11.2 %	-3.8 %
Moderate scenario	What you might get back after costs	10,110€	10,420€
	Average return each year	1.1 %	1.4 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 - May 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between October 2016 - October 2017 (if you redeem after 1 year) and between September 2013 - September 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

Product

Optima smart cash bond fund (R)
ISIN: GRF000334000
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: 28/04/2023

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,150€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,430€
	Average return each year	1.1 %	1.4 %
Favourable scenario	What you might get back after costs	11,610€	11,920€
	Average return each year	16.1 %	6.0 %

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 - April 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between October 2016 - October 2017 (if you redeem after 1 year) and between August 2013 - August 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

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Date: 31/03/2023

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,070€
	Average return each year	-11.2 %	-3.2 %
Moderate scenario	What you might get back after costs	10,110€	10,430€
	Average return each year	1.1 %	1.4 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 - March 2023 (if you redeem after 3 years). The moderate scenario occurred for an investment between March 2016 - March 2017 (if you redeem after 1 year) and between August 2013 - August 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

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Date: 28/02/2023

Performance scenarios

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Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,470€
	Average return each year	1.1 %	1.5 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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PAST PERFORMANCE SCENARIOS

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Date: 31/01/2023

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,880€	9,160€
	Average return each year	-11.2 %	-2.9 %
Moderate scenario	What you might get back after costs	10,110€	10,470€
	Average return each year	1.1 %	1.5 %
Favourable scenario	What you might get back after costs	11,600€	11,910€
	Average return each year	16.0 %	6.0 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between May 2016 - May 2017 (if you redeem after 1 year) and between June 2013 - June 2016 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between August 2018 - August 2021 (if you redeem after 3 years).

PAST PERFORMANCE SCENARIOS

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Date: 30/12/2022

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: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	3,490€	4,790€
	Average return each year	-65.1 %	-21.8 %
Unfavourable scenario	What you might get back after costs	8,670€	8,770€
	Average return each year	-13.3 %	-4.3 %
Moderate scenario	What you might get back after costs	10,110€	10,470€
	Average return each year	1.1 %	1.5 %
Favourable scenario	What you might get back after costs	11,600€	11,730€
	Average return each year	16.0 %	5.5 %

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 October 2019 - October 2022 (if you redeem after 3 years). The moderate scenario occurred for an investment between May 2016 - May 2017 (if you redeem after 1 year) and between March 2017 - March 2020 (if you redeem after 3 years). The favourable scenario occurred for an investment between January 2019 - January 2020 (if you redeem after 1 year) and between November 2017 - November 2020 (if you redeem after 3 years).