# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 30/09/2026

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,430€ | 11,040€ |
| | Average return each year | 4.3 % | 2.0 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between December 2024 - December 2025 (if you redeem after 1 year) and between September 2019 - September 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,450€ | 11,040€ |
| | Average return each year | 4.5 % | 2.0 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between November 2024 - November 2025 (if you redeem after 1 year) and between December 2019 - December 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,450€ | 11,050€ |
| | Average return each year | 4.5 % | 2.0 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between February 2025 - February 2026 (if you redeem after 1 year) and between October 2019 - October 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,480€ | 11,060€ |
| | Average return each year | 4.8 % | 2.0 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

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# PAST PERFORMANCE SCENARIOS

## Product

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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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,520€ | 11,090€ |
| | Average return each year | 5.2 % | 2.1 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,910€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2022 - August 2023 (if you redeem after 1 year) and between November 2018 - November 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

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**Date:** 30/04/2026

**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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,490€ | 11,170€ |
| | Average return each year | 4.9 % | 2.2 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between January 2025 - January 2026 (if you redeem after 1 year) and between November 2018 - November 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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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 | 8,000€ | 7,590€ |
| | Average return each year | -20.0 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,530€ | 11,210€ |
| | Average return each year | 5.3 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between September 2024 - September 2025 (if you redeem after 1 year) and between March 2019 - March 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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**Date:** 27/02/2026

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,000€ | 7,590€ |
| | Average return each year | -20.0 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,310€ | 9,550€ |
| | Average return each year | -16.9 % | -0.9 % |
| Moderate scenario | What you might get back after costs | 10,540€ | 11,200€ |
| | Average return each year | 5.4 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,900€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between October 2017 - October 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between January 2025 - January 2026 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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**Date:** 30/01/2026

**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 | 8,000€ | 7,590€ |
| | Average return each year | -20.0 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,550€ | 11,220€ |
| | Average return each year | 5.5 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,910€ |
| | Average return each year | 20.5 % | 5.2 % |

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# PAST PERFORMANCE SCENARIOS

## Product

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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 | 8,000€ | 7,590€ |
| | Average return each year | -20.0 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,570€ | 11,220€ |
| | Average return each year | 5.7 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

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## Product

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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 | 8,000€ | 7,590€ |
| | Average return each year | -20.0 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,550€ | 11,220€ |
| | Average return each year | 5.5 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,910€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2024 - March 2025 (if you redeem after 1 year) and between March 2019 - March 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

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## Product

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**Date:** 31/10/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,570€ | 11,220€ |
| | Average return each year | 5.7 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2018 - July 2019 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

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**Date:** 30/09/2025

**Performance scenarios**

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**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,590€ | 11,220€ |
| | Average return each year | 5.9 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between April 2024 - April 2025 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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 | 8,010€ | 7,590€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,560€ | 11,220€ |
| | Average return each year | 5.6 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,910€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between December 2015 - December 2016 (if you redeem after 1 year) and between March 2019 - March 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 31/07/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,010€ | 7,600€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,570€ | 11,220€ |
| | Average return each year | 5.7 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2018 - July 2019 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**PRIIP manufacturer:** Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr
**Call for more information:** +30 213 0101200
Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

**Date:** 30/06/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,010€ | 7,600€ |
| | Average return each year | -19.9 % | -5.4 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,540€ | 11,220€ |
| | Average return each year | 5.4 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2024 - March 2025 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**PRIIP manufacturer:** Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr
**Call for more information:** +30 213 0101200
Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

**Date:** 30/05/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,020€ | 7,600€ |
| | Average return each year | -19.8 % | -5.3 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,520€ | 11,190€ |
| | Average return each year | 5.2 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,910€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2022 - August 2023 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 30/04/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 8,020€ | 7,600€ |
| | Average return each year | -19.8 % | -5.3 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,480€ | 11,170€ |
| | Average return each year | 4.8 % | 2.2 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2016 - August 2017 (if you redeem after 1 year) and between November 2018 - November 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 31/03/2025

**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 | 8,030€ | 7,600€ |
| | Average return each year | -19.7 % | -5.3 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,480€ | 11,110€ |
| | Average return each year | 4.8 % | 2.1 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between July 2022 - July 2023 (if you redeem after 1 year) and between November 2019 - November 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between March 2020 - March 2025 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 28/02/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 7,020€ | 7,520€ |
| | Average return each year | -29.8 % | -5.5 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,430€ | 11,110€ |
| | Average return each year | 4.3 % | 2.1 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between February 2020 - February 2021 (if you redeem after 1 year) and between November 2019 - November 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 31/01/2025

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 7,470€ |
| | Average return each year | -44.0 % | -5.7 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,400€ | 11,110€ |
| | Average return each year | 4.0 % | 2.1 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between February 2017 - February 2018 (if you redeem after 1 year) and between November 2019 - November 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 31/12/2024

**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 | 5,600€ | 7,380€ |
| | Average return each year | -44.0 % | -5.9 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,390€ | 11,170€ |
| | Average return each year | 3.9 % | 2.2 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2017 - March 2018 (if you redeem after 1 year) and between November 2018 - November 2023 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 29/11/2024

**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 | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,400€ | 11,190€ |
| | Average return each year | 4.0 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,880€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between February 2017 - February 2018 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 31/10/2024

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,390€ | 11,220€ |
| | Average return each year | 3.9 % | 2.3 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between March 2017 - March 2018 (if you redeem after 1 year) and between May 2019 - May 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 30/09/2024

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,360€ | 11,230€ |
| | Average return each year | 3.6 % | 2.4 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between February 2017 - February 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
**ISIN:** GRF000490000
**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:** 30/08/2024

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,380€ | 11,230€ |
| | Average return each year | 3.8 % | 2.4 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,880€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2014 - August 2015 (if you redeem after 1 year) and between February 2017 - February 2022 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
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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: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,250€ | 9,500€ |
| | Average return each year | -17.5 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,360€ | 11,270€ |
| | Average return each year | 3.6 % | 2.4 % |
| Favourable scenario | What you might get back after costs | 12,020€ | 12,840€ |
| | Average return each year | 20.2 % | 5.1 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between February 2019 - February 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 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:** 28/06/2024

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,600€ | 5,790€ |
| | Average return each year | -44.0 % | -10.3 % |
| Unfavourable scenario | What you might get back after costs | 8,260€ | 9,510€ |
| | Average return each year | -17.4 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,390€ | 11,430€ |
| | Average return each year | 3.9 % | 2.7 % |
| Favourable scenario | What you might get back after costs | 12,050€ | 12,880€ |
| | Average return each year | 20.5 % | 5.2 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between August 2014 - August 2015 (if you redeem after 1 year) and between June 2015 - June 2020 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

**Optima income 2029 bond fund**
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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: 5 years** **Investment example:** 10.000 EUR

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

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between September 2021 - September 2022 (if you redeem after 1 year) and between September 2017 - September 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between October 2015 - October 2016 (if you redeem after 1 year) and between June 2015 - June 2020 (if you redeem after 5 years). The favourable scenario occurred for an investment between March 2020 - March 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.

# PAST PERFORMANCE SCENARIOS

## Product

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**Date:** 10/05/2024

**Performance scenarios**

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

**Recommended holding period: 5 years** **Investment example:** 10.000 EUR

| Performance scenarios | | 1 year | 5 years (Recommended holding period) |
|---|---|---|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress scenario | What you might get back after costs | 5,850€ | 6,250€ |
| | Average return each year | -41.5 % | -9.0 % |
| Unfavourable scenario | What you might get back after costs | 8,300€ | 9,490€ |
| | Average return each year | -17.0 % | -1.0 % |
| Moderate scenario | What you might get back after costs | 10,380€ | 11,530€ |
| | Average return each year | 3.8 % | 2.9 % |
| Favourable scenario | What you might get back after costs | 11,750€ | 13,010€ |
| | Average return each year | 17.5 % | 5.4 % |

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between October 2021 - October 2022 (if you redeem after 1 year) and between October 2017 - October 2022 (if you redeem after 5 years). The moderate scenario occurred for an investment between June 2018 - June 2019 (if you redeem after 1 year) and between January 2019 - January 2024 (if you redeem after 5 years). The favourable scenario occurred for an investment between April 2020 - April 2021 (if you redeem after 1 year) and between February 2016 - February 2021 (if you redeem after 5 years). This product cannot be easily cashed in. If you exit the investment earlier than the recommended holding period you may have to pay extra costs.