

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class CYPRIALIFE
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1923391038

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,930 €
	Average Return each year	-54.64%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,140 €
	Average Return each year	-12.56%	2.18%
Moderate Scenario	What you might get back after costs	10,980 €	15,330 €
	Average Return each year	9.76%	8.92%
Favourable Scenario	What you might get back after costs	13,990 €	19,460 €
	Average Return each year	39.87%	14.24%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.64%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,220 €
	Average Return each year	-12.56%	2.33%
Moderate Scenario	What you might get back after costs	10,960 €	15,180 €
	Average Return each year	9.64%	8.71%
Favourable Scenario	What you might get back after costs	13,990 €	19,460 €
	Average Return each year	39.87%	14.24%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,730 €
	Average Return each year	-12.56%	3.24%
Moderate Scenario	What you might get back after costs	10,960 €	15,130 €
	Average Return each year	9.63%	8.63%
Favourable Scenario	What you might get back after costs	13,990 €	19,460 €
	Average Return each year	39.87%	14.24%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/10/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,210 €
	Average Return each year	-12.56%	2.31%
Moderate Scenario	What you might get back after costs	10,940 €	15,100 €
	Average Return each year	9.43%	8.59%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.57%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,850 €
	Average Return each year	-12.56%	1.64%
Moderate Scenario	What you might get back after costs	10,860 €	15,000 €
	Average Return each year	8.59%	8.45%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.56%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,830 €
	Average Return each year	-12.56%	1.61%
Moderate Scenario	What you might get back after costs	10,790 €	14,960 €
	Average Return each year	7.91%	8.39%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.56%	-15.83%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,510 €
	Average Return each year	-12.56%	0.99%
Moderate Scenario	What you might get back after costs	10,750 €	14,760 €
	Average Return each year	7.49%	8.10%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.64%	-15.26%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,660 €
	Average Return each year	-12.56%	1.30%
Moderate Scenario	What you might get back after costs	10,750 €	14,560 €
	Average Return each year	7.49%	7.80%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.32%	-15.10%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,090 €
	Average Return each year	-12.56%	0.18%
Moderate Scenario	What you might get back after costs	10,750 €	14,050 €
	Average Return each year	7.49%	7.04%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.11%	-15.08%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,750 €	14,020 €
	Average Return each year	7.49%	7.00%
Favourable Scenario	What you might get back after costs	13,990 €	18,990 €
	Average Return each year	39.87%	13.69%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.37%	-15.80%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,750 €	14,010 €
	Average Return each year	7.49%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	17,670 €
	Average Return each year	39.87%	12.06%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.41%	-17.69%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,720 €	14,010 €
	Average Return each year	7.18%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.72%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,720 €	14,010 €
	Average Return each year	7.18%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,720 €	14,010 €
	Average Return each year	7.18%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,720 €	14,010 €
	Average Return each year	7.18%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.49%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.29%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	14,010 €
	Average Return each year	5.99%	6.98%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,220 €
	Average Return each year	-12.56%	0.43%
Moderate Scenario	What you might get back after costs	10,600 €	13,990 €
	Average Return each year	5.99%	6.95%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,050 €
	Average Return each year	-12.56%	0.09%
Moderate Scenario	What you might get back after costs	10,600 €	13,990 €
	Average Return each year	5.99%	6.95%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,570 €
	Average Return each year	-12.56%	-0.88%
Moderate Scenario	What you might get back after costs	10,720 €	13,990 €
	Average Return each year	7.18%	6.95%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,790 €
	Average Return each year	-12.56%	-0.42%
Moderate Scenario	What you might get back after costs	10,750 €	14,020 €
	Average Return each year	7.49%	7.00%
Favourable Scenario	What you might get back after costs	13,990 €	16,520 €
	Average Return each year	39.87%	10.56%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,960 €
	Average Return each year	-12.56%	-0.08%
Moderate Scenario	What you might get back after costs	10,750 €	14,050 €
	Average Return each year	7.49%	7.04%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,170 €
	Average Return each year	-12.56%	0.34%
Moderate Scenario	What you might get back after costs	10,750 €	14,300 €
	Average Return each year	7.49%	7.42%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,050 €
	Average Return each year	-12.56%	0.09%
Moderate Scenario	What you might get back after costs	10,750 €	14,360 €
	Average Return each year	7.49%	7.51%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.15%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,710 €
	Average Return each year	-12.56%	-0.59%
Moderate Scenario	What you might get back after costs	10,750 €	14,560 €
	Average Return each year	7.49%	7.80%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,730 €
	Average Return each year	-12.56%	-0.54%
Moderate Scenario	What you might get back after costs	10,790 €	14,740 €
	Average Return each year	7.91%	8.06%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.19%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,620 €
	Average Return each year	-12.56%	-0.77%
Moderate Scenario	What you might get back after costs	10,870 €	14,820 €
	Average Return each year	8.75%	8.18%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,550 €
	Average Return each year	-12.56%	-0.93%
Moderate Scenario	What you might get back after costs	10,960 €	14,840 €
	Average Return each year	9.63%	8.22%
Favourable Scenario	What you might get back after costs	13,990 €	16,780 €
	Average Return each year	39.87%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,190 €	1,240 €
	Average Return each year	-88.13%	-34.15%
Unfavourable Scenario	What you might get back after costs	8,830 €	9,600 €
	Average Return each year	-11.73%	-0.82%
Moderate Scenario	What you might get back after costs	10,960 €	14,940 €
	Average Return each year	9.63%	8.36%
Favourable Scenario	What you might get back after costs	13,990 €	17,690 €
	Average Return each year	39.87%	12.09%

- The unfavourable scenario occurred for an investment between 31/03/15 - 31/03/16 (if you surrender after 1 year) and between 31/12/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Product

(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK

PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU0273960111

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,930 €
	Average Return each year	-54.65%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,030 €
	Average Return each year	-13.39%	1.97%
Moderate Scenario	What you might get back after costs	10,870 €	14,570 €
	Average Return each year	8.65%	7.82%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.44%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.64%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,110 €
	Average Return each year	-13.39%	2.12%
Moderate Scenario	What you might get back after costs	10,860 €	14,430 €
	Average Return each year	8.60%	7.61%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.44%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.60%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,310 €
	Average Return each year	-13.39%	2.49%
Moderate Scenario	What you might get back after costs	10,860 €	14,380 €
	Average Return each year	8.59%	7.54%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.44%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,070 €
	Average Return each year	-13.39%	2.05%
Moderate Scenario	What you might get back after costs	10,830 €	14,380 €
	Average Return each year	8.33%	7.53%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,720 €
	Average Return each year	-13.39%	1.40%
Moderate Scenario	What you might get back after costs	10,750 €	14,260 €
	Average Return each year	7.50%	7.35%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.57%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,710 €
	Average Return each year	-13.39%	1.38%
Moderate Scenario	What you might get back after costs	10,690 €	14,220 €
	Average Return each year	6.89%	7.30%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.56%	-15.83%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,400 €
	Average Return each year	-13.39%	0.79%
Moderate Scenario	What you might get back after costs	10,650 €	14,030 €
	Average Return each year	6.48%	7.01%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.64%	-15.26%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,540 €
	Average Return each year	-13.39%	1.05%
Moderate Scenario	What you might get back after costs	10,650 €	13,870 €
	Average Return each year	6.48%	6.77%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.33%	-15.09%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,980 €
	Average Return each year	-13.39%	-0.04%
Moderate Scenario	What you might get back after costs	10,650 €	13,370 €
	Average Return each year	6.48%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.06%	-15.08%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,650 €	13,350 €
	Average Return each year	6.48%	5.95%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.44%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.36%	-15.80%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,650 €	13,330 €
	Average Return each year	6.48%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	16,800 €
	Average Return each year	38.44%	10.93%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.41%	-17.67%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.70%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.15%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.28%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.91%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.24%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,310 €
	Average Return each year	4.98%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,500 €	13,310 €
	Average Return each year	4.98%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,390 €
	Average Return each year	-13.39%	-1.25%
Moderate Scenario	What you might get back after costs	10,620 €	13,310 €
	Average Return each year	6.17%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.20%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,620 €
	Average Return each year	-13.39%	-0.77%
Moderate Scenario	What you might get back after costs	10,650 €	13,350 €
	Average Return each year	6.48%	5.95%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.44%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,650 €	13,370 €
	Average Return each year	6.48%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,650 €	13,630 €
	Average Return each year	6.48%	6.40%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.53%
Moderate Scenario	What you might get back after costs	10,650 €	13,690 €
	Average Return each year	6.48%	6.48%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.15%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,570 €
	Average Return each year	-13.39%	-0.88%
Moderate Scenario	What you might get back after costs	10,650 €	13,870 €
	Average Return each year	6.48%	6.77%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,600 €
	Average Return each year	-13.39%	-0.81%
Moderate Scenario	What you might get back after costs	10,690 €	14,040 €
	Average Return each year	6.89%	7.02%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.18%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,500 €
	Average Return each year	-13.39%	-1.02%
Moderate Scenario	What you might get back after costs	10,770 €	14,120 €
	Average Return each year	7.69%	7.14%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,430 €
	Average Return each year	-13.39%	-1.16%
Moderate Scenario	What you might get back after costs	10,860 €	14,150 €
	Average Return each year	8.59%	7.18%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.44%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.20%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,490 €
	Average Return each year	-13.39%	-1.03%
Moderate Scenario	What you might get back after costs	10,860 €	14,170 €
	Average Return each year	8.60%	7.22%
Favourable Scenario	What you might get back after costs	13,840 €	16,480 €
	Average Return each year	38.44%	10.51%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK I
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU0273959709

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,930 €
	Average Return each year	-54.65%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,130 €
	Average Return each year	-12.57%	2.16%
Moderate Scenario	What you might get back after costs	10,970 €	15,270 €
	Average Return each year	9.66%	8.83%
Favourable Scenario	What you might get back after costs	13,970 €	19,380 €
	Average Return each year	39.75%	14.15%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.65%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,210 €
	Average Return each year	-12.57%	2.31%
Moderate Scenario	What you might get back after costs	10,960 €	15,120 €
	Average Return each year	9.61%	8.62%
Favourable Scenario	What you might get back after costs	13,970 €	19,380 €
	Average Return each year	39.75%	14.15%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.60%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,720 €
	Average Return each year	-12.57%	3.22%
Moderate Scenario	What you might get back after costs	10,960 €	15,070 €
	Average Return each year	9.61%	8.55%
Favourable Scenario	What you might get back after costs	13,970 €	19,380 €
	Average Return each year	39.75%	14.15%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/10/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	11,200 €
	Average Return each year	-12.57%	2.29%
Moderate Scenario	What you might get back after costs	10,930 €	15,070 €
	Average Return each year	9.34%	8.54%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,840 €
	Average Return each year	-12.57%	1.62%
Moderate Scenario	What you might get back after costs	10,850 €	14,940 €
	Average Return each year	8.51%	8.36%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.57%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,820 €
	Average Return each year	-12.57%	1.59%
Moderate Scenario	What you might get back after costs	10,790 €	14,900 €
	Average Return each year	7.90%	8.30%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.56%	-15.83%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,500 €
	Average Return each year	-12.57%	0.98%
Moderate Scenario	What you might get back after costs	10,750 €	14,710 €
	Average Return each year	7.48%	8.02%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.64%	-15.26%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,650 €
	Average Return each year	-12.57%	1.28%
Moderate Scenario	What you might get back after costs	10,750 €	14,530 €
	Average Return each year	7.48%	7.77%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.32%	-15.09%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,080 €
	Average Return each year	-12.57%	0.16%
Moderate Scenario	What you might get back after costs	10,750 €	14,010 €
	Average Return each year	7.48%	6.98%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.08%	-15.07%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,750 €	13,990 €
	Average Return each year	7.48%	6.95%
Favourable Scenario	What you might get back after costs	13,970 €	18,920 €
	Average Return each year	39.75%	13.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.37%	-15.80%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,750 €	13,960 €
	Average Return each year	7.48%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	17,600 €
	Average Return each year	39.75%	11.97%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.42%	-17.68%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,720 €	13,960 €
	Average Return each year	7.16%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.71%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,720 €	13,960 €
	Average Return each year	7.16%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,720 €	13,960 €
	Average Return each year	7.16%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,720 €	13,960 €
	Average Return each year	7.16%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.49%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.29%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,960 €
	Average Return each year	5.97%	6.91%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,200 €
	Average Return each year	-12.57%	0.40%
Moderate Scenario	What you might get back after costs	10,600 €	13,950 €
	Average Return each year	5.97%	6.88%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,030 €
	Average Return each year	-12.57%	0.06%
Moderate Scenario	What you might get back after costs	10,600 €	13,950 €
	Average Return each year	5.97%	6.88%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,550 €
	Average Return each year	-12.57%	-0.91%
Moderate Scenario	What you might get back after costs	10,720 €	13,950 €
	Average Return each year	7.16%	6.88%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,780 €
	Average Return each year	-12.57%	-0.45%
Moderate Scenario	What you might get back after costs	10,750 €	13,990 €
	Average Return each year	7.48%	6.95%
Favourable Scenario	What you might get back after costs	13,970 €	16,490 €
	Average Return each year	39.75%	10.52%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,940 €
	Average Return each year	-12.57%	-0.11%
Moderate Scenario	What you might get back after costs	10,750 €	14,010 €
	Average Return each year	7.48%	6.98%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,160 €
	Average Return each year	-12.57%	0.31%
Moderate Scenario	What you might get back after costs	10,750 €	14,280 €
	Average Return each year	7.48%	7.39%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	10,030 €
	Average Return each year	-12.57%	0.07%
Moderate Scenario	What you might get back after costs	10,750 €	14,340 €
	Average Return each year	7.48%	7.48%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,690 €
	Average Return each year	-12.57%	-0.62%
Moderate Scenario	What you might get back after costs	10,750 €	14,530 €
	Average Return each year	7.48%	7.77%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,720 €
	Average Return each year	-12.57%	-0.56%
Moderate Scenario	What you might get back after costs	10,790 €	14,730 €
	Average Return each year	7.90%	8.05%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.19%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,610 €
	Average Return each year	-12.57%	-0.79%
Moderate Scenario	What you might get back after costs	10,870 €	14,810 €
	Average Return each year	8.70%	8.18%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,540 €
	Average Return each year	-12.57%	-0.95%
Moderate Scenario	What you might get back after costs	10,960 €	14,820 €
	Average Return each year	9.61%	8.19%
Favourable Scenario	What you might get back after costs	13,970 €	16,790 €
	Average Return each year	39.75%	10.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,740 €	9,590 €
	Average Return each year	-12.57%	-0.83%
Moderate Scenario	What you might get back after costs	10,960 €	14,840 €
	Average Return each year	9.61%	8.22%
Favourable Scenario	What you might get back after costs	13,970 €	17,330 €
	Average Return each year	39.75%	11.63%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

PERFORMANCE SCENARIOS

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the “Fund”) – Class INTERAMERICAN
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group
ISIN: LU0648401262

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.
 The stress scenario shows what you might get back in extreme market circumstances.
 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.

Recommended Holding Period: 5 years

Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.65%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,640 €	11,000 €
	Average Return each year	-13.61%	1.92%
Moderate Scenario	What you might get back after costs	10,840 €	14,390 €
	Average Return each year	8.38%	7.55%
Favourable Scenario	What you might get back after costs	13,810 €	18,260 €
	Average Return each year	38.10%	12.80%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.65%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,640 €	11,080 €
	Average Return each year	-13.61%	2.07%
Moderate Scenario	What you might get back after costs	10,830 €	14,250 €
	Average Return each year	8.33%	7.33%
Favourable Scenario	What you might get back after costs	13,810 €	18,260 €
	Average Return each year	38.10%	12.80%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.60%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,640 €	11,160 €
	Average Return each year	-13.61%	2.23%
Moderate Scenario	What you might get back after costs	10,830 €	14,200 €
	Average Return each year	8.31%	7.27%
Favourable Scenario	What you might get back after costs	13,810 €	18,260 €
	Average Return each year	38.10%	12.80%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,640 €	11,030 €
	Average Return each year	-13.61%	1.99%
Moderate Scenario	What you might get back after costs	10,810 €	14,200 €
	Average Return each year	8.05%	7.26%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,640 €	10,690 €
	Average Return each year	-13.61%	1.34%
Moderate Scenario	What you might get back after costs	10,720 €	14,080 €
	Average Return each year	7.22%	7.08%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.57%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,640 €	10,680 €
	Average Return each year	-13.61%	1.33%
Moderate Scenario	What you might get back after costs	10,660 €	14,040 €
	Average Return each year	6.63%	7.02%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.56%	-15.84%
Unfavourable Scenario	What you might get back after costs	8,640 €	10,370 €
	Average Return each year	-13.61%	0.74%
Moderate Scenario	What you might get back after costs	10,620 €	13,860 €
	Average Return each year	6.20%	6.74%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.64%	-15.27%
Unfavourable Scenario	What you might get back after costs	8,640 €	10,510 €
	Average Return each year	-13.61%	0.99%
Moderate Scenario	What you might get back after costs	10,620 €	13,700 €
	Average Return each year	6.20%	6.50%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.33%	-15.10%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,950 €
	Average Return each year	-13.61%	-0.09%
Moderate Scenario	What you might get back after costs	10,620 €	13,200 €
	Average Return each year	6.20%	5.72%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.05%	-15.08%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,620 €	13,190 €
	Average Return each year	6.20%	5.69%
Favourable Scenario	What you might get back after costs	13,810 €	17,830 €
	Average Return each year	38.10%	12.26%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.39%	-15.81%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,620 €	13,160 €
	Average Return each year	6.20%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	16,580 €
	Average Return each year	38.10%	10.65%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.41%	-17.68%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,590 €	13,160 €
	Average Return each year	5.91%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.71%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,590 €	13,160 €
	Average Return each year	5.91%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,590 €	13,160 €
	Average Return each year	5.91%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,590 €	13,160 €
	Average Return each year	5.91%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.49%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.29%	-34.18%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,160 €
	Average Return each year	4.72%	5.65%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,150 €
	Average Return each year	4.72%	5.63%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,470 €	13,150 €
	Average Return each year	4.72%	5.63%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,350 €
	Average Return each year	-13.61%	-1.34%
Moderate Scenario	What you might get back after costs	10,590 €	13,150 €
	Average Return each year	5.91%	5.63%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,580 €
	Average Return each year	-13.61%	-0.86%
Moderate Scenario	What you might get back after costs	10,620 €	13,190 €
	Average Return each year	6.20%	5.69%
Favourable Scenario	What you might get back after costs	13,810 €	15,540 €
	Average Return each year	38.10%	9.22%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,620 €	13,200 €
	Average Return each year	6.20%	5.72%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,620 €	13,460 €
	Average Return each year	6.20%	6.12%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,610 €
	Average Return each year	-13.61%	-0.79%
Moderate Scenario	What you might get back after costs	10,620 €	13,520 €
	Average Return each year	6.20%	6.21%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,530 €
	Average Return each year	-13.61%	-0.95%
Moderate Scenario	What you might get back after costs	10,620 €	13,700 €
	Average Return each year	6.20%	6.50%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,570 €
	Average Return each year	-13.61%	-0.87%
Moderate Scenario	What you might get back after costs	10,660 €	13,880 €
	Average Return each year	6.63%	6.77%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.19%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,470 €
	Average Return each year	-13.61%	-1.08%
Moderate Scenario	What you might get back after costs	10,740 €	13,960 €
	Average Return each year	7.41%	6.90%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,410 €
	Average Return each year	-13.61%	-1.22%
Moderate Scenario	What you might get back after costs	10,830 €	13,970 €
	Average Return each year	8.31%	6.91%
Favourable Scenario	What you might get back after costs	13,810 €	15,820 €
	Average Return each year	38.10%	9.60%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,640 €	9,470 €
	Average Return each year	-13.61%	-1.09%
Moderate Scenario	What you might get back after costs	10,830 €	13,990 €
	Average Return each year	8.33%	6.94%
Favourable Scenario	What you might get back after costs	13,810 €	16,340 €
	Average Return each year	38.10%	10.31%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class PRIVATE BANKING
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1102785356

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,530 €	3,930 €
	Average Return each year	-54.65%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,030 €
	Average Return each year	-13.39%	1.97%
Moderate Scenario	What you might get back after costs	10,870 €	14,570 €
	Average Return each year	8.65%	7.83%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,530 €	3,930 €
	Average Return each year	-54.65%	-17.02%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,110 €
	Average Return each year	-13.39%	2.12%
Moderate Scenario	What you might get back after costs	10,860 €	14,430 €
	Average Return each year	8.61%	7.61%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.60%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,300 €
	Average Return each year	-13.39%	2.48%
Moderate Scenario	What you might get back after costs	10,860 €	14,380 €
	Average Return each year	8.59%	7.54%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,070 €
	Average Return each year	-13.39%	2.05%
Moderate Scenario	What you might get back after costs	10,830 €	14,380 €
	Average Return each year	8.33%	7.54%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,720 €
	Average Return each year	-13.39%	1.40%
Moderate Scenario	What you might get back after costs	10,750 €	14,260 €
	Average Return each year	7.49%	7.36%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.57%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,710 €
	Average Return each year	-13.39%	1.38%
Moderate Scenario	What you might get back after costs	10,690 €	14,220 €
	Average Return each year	6.90%	7.30%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.57%	-15.83%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,400 €
	Average Return each year	-13.39%	0.79%
Moderate Scenario	What you might get back after costs	10,650 €	14,040 €
	Average Return each year	6.47%	7.02%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.65%	-15.27%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,540 €
	Average Return each year	-13.39%	1.06%
Moderate Scenario	What you might get back after costs	10,650 €	13,870 €
	Average Return each year	6.47%	6.76%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.33%	-15.09%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,980 €
	Average Return each year	-13.39%	-0.04%
Moderate Scenario	What you might get back after costs	10,650 €	13,370 €
	Average Return each year	6.47%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.06%	-15.08%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,650 €	13,350 €
	Average Return each year	6.47%	5.95%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.39%	-15.80%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,650 €	13,330 €
	Average Return each year	6.47%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	16,800 €
	Average Return each year	38.45%	10.93%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.42%	-17.68%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.18%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.72%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.18%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.18%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.18%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
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- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.49%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.49%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

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- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.29%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.26%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.98%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,310 €
	Average Return each year	4.98%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,500 €	13,310 €
	Average Return each year	4.98%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,390 €
	Average Return each year	-13.39%	-1.25%
Moderate Scenario	What you might get back after costs	10,620 €	13,310 €
	Average Return each year	6.18%	5.89%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,620 €
	Average Return each year	-13.39%	-0.78%
Moderate Scenario	What you might get back after costs	10,650 €	13,350 €
	Average Return each year	6.47%	5.95%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.49%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,650 €	13,370 €
	Average Return each year	6.47%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,650 €	13,630 €
	Average Return each year	6.47%	6.39%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,730 €
	Average Return each year	-13.39%	-0.54%
Moderate Scenario	What you might get back after costs	10,650 €	13,680 €
	Average Return each year	6.47%	6.47%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,570 €
	Average Return each year	-13.39%	-0.88%
Moderate Scenario	What you might get back after costs	10,650 €	13,870 €
	Average Return each year	6.47%	6.76%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,600 €
	Average Return each year	-13.39%	-0.81%
Moderate Scenario	What you might get back after costs	10,690 €	14,040 €
	Average Return each year	6.90%	7.02%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.19%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,500 €
	Average Return each year	-13.39%	-1.02%
Moderate Scenario	What you might get back after costs	10,770 €	14,110 €
	Average Return each year	7.67%	7.13%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,430 €
	Average Return each year	-13.39%	-1.16%
Moderate Scenario	What you might get back after costs	10,860 €	14,140 €
	Average Return each year	8.59%	7.17%
Favourable Scenario	What you might get back after costs	13,840 €	15,980 €
	Average Return each year	38.45%	9.83%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,490 €
	Average Return each year	-13.39%	-1.03%
Moderate Scenario	What you might get back after costs	10,860 €	14,160 €
	Average Return each year	8.61%	7.21%
Favourable Scenario	What you might get back after costs	13,840 €	16,480 €
	Average Return each year	38.45%	10.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class PRIVATE BANKING (USD)
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1102785430

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.18%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	11,060 €	14,280 €
	Average Return each year	10.56%	7.39%
Favourable Scenario	What you might get back after costs	14,820 €	18,250 €
	Average Return each year	48.15%	12.78%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/02/24 - 28/02/25 (if you surrender after 1 year) and between 31/01/20 - 31/01/25 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.18%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	11,030 €	14,130 €
	Average Return each year	10.32%	7.16%
Favourable Scenario	What you might get back after costs	14,820 €	18,250 €
	Average Return each year	48.15%	12.78%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.14%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,990 €	14,060 €
	Average Return each year	9.87%	7.05%
Favourable Scenario	What you might get back after costs	14,820 €	18,250 €
	Average Return each year	48.15%	12.78%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/06/19 - 28/06/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,960 €	14,000 €
	Average Return each year	9.62%	6.96%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/01/21 - 31/01/22 (if you surrender after 1 year) and between 28/02/19 - 29/02/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,950 €	13,860 €
	Average Return each year	9.45%	6.74%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,930 €	13,850 €
	Average Return each year	9.33%	6.73%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/24 - 30/04/25 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,930 €	13,810 €
	Average Return each year	9.27%	6.67%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/18 - 29/11/19 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.21%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,900 €	13,780 €
	Average Return each year	9.01%	6.62%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/17 - 31/08/18 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,630 €	3,840 €
	Average Return each year	-53.72%	-17.40%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,850 €	13,770 €
	Average Return each year	8.46%	6.61%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,780 €	3,750 €
	Average Return each year	-52.18%	-17.82%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,820 €	13,640 €
	Average Return each year	8.16%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	17,800 €
	Average Return each year	48.15%	12.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,450 €	3,630 €
	Average Return each year	-75.46%	-18.34%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,820 €	13,600 €
	Average Return each year	8.16%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	3,540 €
	Average Return each year	-87.67%	-18.74%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,800 €	13,550 €
	Average Return each year	7.97%	6.26%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	2,550 €
	Average Return each year	-87.70%	-23.90%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,790 €	13,550 €
	Average Return each year	7.88%	6.26%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/22 - 30/11/23 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.73%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,790 €	13,600 €
	Average Return each year	7.88%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/22 - 30/11/23 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.70%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,790 €	13,600 €
	Average Return each year	7.88%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/22 - 30/11/23 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.71%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.74%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.71%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.74%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.52%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.43%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,240 €	1,430 €
	Average Return each year	-87.55%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,640 €
	Average Return each year	7.65%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,640 €
	Average Return each year	7.65%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.52%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,640 €
	Average Return each year	7.65%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.52%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,470 €
	Average Return each year	-23.58%	-1.09%
Moderate Scenario	What you might get back after costs	10,760 €	13,600 €
	Average Return each year	7.65%	6.34%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,770 €
	Average Return each year	-23.58%	-2.60%
Moderate Scenario	What you might get back after costs	10,760 €	13,640 €
	Average Return each year	7.65%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.48%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,960 €
	Average Return each year	-23.58%	-2.18%
Moderate Scenario	What you might get back after costs	10,760 €	13,700 €
	Average Return each year	7.65%	6.50%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.48%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,350 €
	Average Return each year	-23.58%	-1.33%
Moderate Scenario	What you might get back after costs	10,760 €	13,770 €
	Average Return each year	7.65%	6.61%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,580 €
	Average Return each year	-23.58%	-0.86%
Moderate Scenario	What you might get back after costs	10,760 €	13,850 €
	Average Return each year	7.65%	6.73%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,450 €
	Average Return each year	-23.58%	-1.13%
Moderate Scenario	What you might get back after costs	10,760 €	13,890 €
	Average Return each year	7.65%	6.80%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/09/14 - 30/09/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.43%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,980 €
	Average Return each year	-23.58%	-2.12%
Moderate Scenario	What you might get back after costs	10,760 €	14,020 €
	Average Return each year	7.65%	6.98%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.43%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,270 €
	Average Return each year	-23.58%	-1.51%
Moderate Scenario	What you might get back after costs	10,800 €	14,050 €
	Average Return each year	7.97%	7.03%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.46%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,080 €
	Average Return each year	-23.58%	-1.91%
Moderate Scenario	What you might get back after costs	10,830 €	14,190 €
	Average Return each year	8.33%	7.25%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.15%	10.96%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 28/11/14 - 30/11/15 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,800 €
	Average Return each year	-23.58%	-2.51%
Moderate Scenario	What you might get back after costs	10,850 €	14,400 €
	Average Return each year	8.46%	7.56%
Favourable Scenario	What you might get back after costs	14,820 €	17,310 €
	Average Return each year	48.15%	11.59%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/13 - 28/02/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,040 €
	Average Return each year	-23.58%	-2.00%
Moderate Scenario	What you might get back after costs	10,880 €	14,480 €
	Average Return each year	8.84%	7.68%
Favourable Scenario	What you might get back after costs	14,820 €	18,440 €
	Average Return each year	48.15%	13.01%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/13 - 31/07/14 (if you surrender after 1 year) and between 31/12/14 - 31/12/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class POSTBANK
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU0273960384

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.64%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,030 €
	Average Return each year	-13.39%	1.97%
Moderate Scenario	What you might get back after costs	10,870 €	14,570 €
	Average Return each year	8.65%	7.83%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/24 - 31/12/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/22 - 31/08/23 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.63%	-17.01%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,110 €
	Average Return each year	-13.39%	2.12%
Moderate Scenario	What you might get back after costs	10,860 €	14,430 €
	Average Return each year	8.61%	7.61%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 29/11/24 - 28/11/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/12/19 - 31/12/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.59%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,310 €
	Average Return each year	-13.39%	2.49%
Moderate Scenario	What you might get back after costs	10,860 €	14,380 €
	Average Return each year	8.60%	7.54%
Favourable Scenario	What you might get back after costs	13,840 €	18,500 €
	Average Return each year	38.45%	13.09%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 31/01/17 - 31/01/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.58%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,660 €	11,070 €
	Average Return each year	-13.39%	2.05%
Moderate Scenario	What you might get back after costs	10,830 €	14,380 €
	Average Return each year	8.33%	7.54%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/09/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/24 - 31/07/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.56%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,720 €
	Average Return each year	-13.39%	1.40%
Moderate Scenario	What you might get back after costs	10,750 €	14,260 €
	Average Return each year	7.48%	7.36%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 29/08/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/07/22 - 31/07/23 (if you surrender after 1 year) and between 30/09/19 - 30/09/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	3,940 €
	Average Return each year	-54.56%	-17.00%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,710 €
	Average Return each year	-13.39%	1.38%
Moderate Scenario	What you might get back after costs	10,690 €	14,220 €
	Average Return each year	6.90%	7.30%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 31/07/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,220 €
	Average Return each year	-54.55%	-15.84%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,400 €
	Average Return each year	-13.39%	0.79%
Moderate Scenario	What you might get back after costs	10,650 €	14,040 €
	Average Return each year	6.49%	7.02%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/06/24 - 30/06/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,540 €	4,370 €
	Average Return each year	-54.63%	-15.27%
Unfavourable Scenario	What you might get back after costs	8,660 €	10,540 €
	Average Return each year	-13.39%	1.05%
Moderate Scenario	What you might get back after costs	10,650 €	13,880 €
	Average Return each year	6.49%	6.77%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/05/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,570 €	4,410 €
	Average Return each year	-54.32%	-15.10%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,980 €
	Average Return each year	-13.39%	-0.04%
Moderate Scenario	What you might get back after costs	10,650 €	13,380 €
	Average Return each year	6.49%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 28/03/24 - 30/04/25 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,990 €	4,420 €
	Average Return each year	-50.06%	-15.07%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,650 €	13,360 €
	Average Return each year	6.49%	5.96%
Favourable Scenario	What you might get back after costs	13,840 €	18,050 €
	Average Return each year	38.45%	12.54%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,760 €	4,230 €
	Average Return each year	-72.36%	-15.80%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,650 €	13,330 €
	Average Return each year	6.49%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	16,800 €
	Average Return each year	38.45%	10.93%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 28/02/20 - 28/02/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	3,780 €
	Average Return each year	-88.41%	-17.67%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	2,760 €
	Average Return each year	-88.44%	-22.70%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.47%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,620 €	13,330 €
	Average Return each year	6.17%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.44%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,160 €	1,240 €
	Average Return each year	-88.45%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,150 €	1,240 €
	Average Return each year	-88.48%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.15%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.28%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.23%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,170 €	1,240 €
	Average Return each year	-88.25%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,330 €
	Average Return each year	4.99%	5.92%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.24%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,320 €
	Average Return each year	4.99%	5.90%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.22%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,500 €	13,320 €
	Average Return each year	4.99%	5.90%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,390 €
	Average Return each year	-13.39%	-1.25%
Moderate Scenario	What you might get back after costs	10,620 €	13,320 €
	Average Return each year	6.17%	5.90%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.20%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,620 €
	Average Return each year	-13.39%	-0.78%
Moderate Scenario	What you might get back after costs	10,650 €	13,360 €
	Average Return each year	6.49%	5.96%
Favourable Scenario	What you might get back after costs	13,840 €	15,740 €
	Average Return each year	38.45%	9.50%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/17 - 29/07/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/10/16 - 29/10/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,650 €	13,380 €
	Average Return each year	6.49%	5.99%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/03/18 - 31/03/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,650 €	13,640 €
	Average Return each year	6.49%	6.40%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,740 €
	Average Return each year	-13.39%	-0.52%
Moderate Scenario	What you might get back after costs	10,650 €	13,690 €
	Average Return each year	6.49%	6.48%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/05/14 - 31/05/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.15%	-34.16%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,570 €
	Average Return each year	-13.39%	-0.88%
Moderate Scenario	What you might get back after costs	10,650 €	13,880 €
	Average Return each year	6.49%	6.77%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/01/16 - 29/01/21 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.16%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,600 €
	Average Return each year	-13.39%	-0.81%
Moderate Scenario	What you might get back after costs	10,690 €	14,040 €
	Average Return each year	6.90%	7.03%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/18 - 30/04/19 (if you surrender after 1 year) and between 31/01/14 - 31/01/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.18%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,500 €
	Average Return each year	-13.39%	-1.02%
Moderate Scenario	What you might get back after costs	10,770 €	14,120 €
	Average Return each year	7.69%	7.14%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/14 - 31/12/15 (if you surrender after 1 year) and between 29/11/13 - 30/11/18 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,660 €	9,430 €
	Average Return each year	-13.39%	-1.16%
Moderate Scenario	What you might get back after costs	10,860 €	14,150 €
	Average Return each year	8.60%	7.19%
Favourable Scenario	What you might get back after costs	13,840 €	15,990 €
	Average Return each year	38.45%	9.84%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/12/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/12/16 - 29/12/17 (if you surrender after 1 year) and between 29/08/14 - 30/08/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/08/13 - 31/08/18 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,180 €	1,240 €
	Average Return each year	-88.21%	-34.17%
Unfavourable Scenario	What you might get back after costs	8,610 €	9,470 €
	Average Return each year	-13.88%	-1.08%
Moderate Scenario	What you might get back after costs	10,800 €	13,780 €
	Average Return each year	8.00%	6.62%
Favourable Scenario	What you might get back after costs	13,770 €	16,040 €
	Average Return each year	37.66%	9.91%

- The unfavourable scenario occurred for an investment between 29/03/19 - 31/03/20 (if you surrender after 1 year) and between 31/03/15 - 31/03/20 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/01/13 - 31/01/18 (if you surrender after 5 years).

Product
(LF) EQUITY-GLOBAL EQUITIES FUND, a Sub-Fund of (LF) (the "Fund") – Class EUROBANK (USD)
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU0648401346

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.

The stress scenario shows what you might get back in extreme market circumstances.

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.

Recommended Holding Period: 5 years
Investment: 10.000 EUR

December 2025 (Data as of 31/12/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.18%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	11,070 €	14,330 €
	Average Return each year	10.69%	7.46%
Favourable Scenario	What you might get back after costs	14,820 €	18,310 €
	Average Return each year	48.18%	12.86%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/02/24 - 28/02/25 (if you surrender after 1 year) and between 31/01/20 - 31/01/25 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.18%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	11,060 €	14,180 €
	Average Return each year	10.58%	7.24%
Favourable Scenario	What you might get back after costs	14,820 €	18,310 €
	Average Return each year	48.18%	12.86%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/23 - 31/01/24 (if you surrender after 1 year) and between 31/07/19 - 31/07/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.14%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,990 €	14,110 €
	Average Return each year	9.87%	7.13%
Favourable Scenario	What you might get back after costs	14,820 €	18,310 €
	Average Return each year	48.18%	12.86%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) and between 28/06/19 - 28/06/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/10/20 - 31/10/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,960 €	14,030 €
	Average Return each year	9.62%	7.01%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/01/21 - 31/01/22 (if you surrender after 1 year) and between 28/02/19 - 29/02/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.14%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,950 €	13,910 €
	Average Return each year	9.45%	6.82%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/17 - 31/05/18 (if you surrender after 1 year) and between 31/10/19 - 31/10/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.15%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,930 €	13,860 €
	Average Return each year	9.34%	6.75%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/04/24 - 30/04/25 (if you surrender after 1 year) and between 29/11/19 - 29/11/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,690 €	3,820 €
	Average Return each year	-53.14%	-17.51%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,930 €	13,850 €
	Average Return each year	9.26%	6.74%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/18 - 29/11/19 (if you surrender after 1 year) and between 28/02/17 - 28/02/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,680 €	3,820 €
	Average Return each year	-53.20%	-17.52%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,900 €	13,810 €
	Average Return each year	9.01%	6.67%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/08/17 - 31/08/18 (if you surrender after 1 year) and between 31/01/19 - 31/01/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,630 €	3,840 €
	Average Return each year	-53.72%	-17.40%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,850 €	13,770 €
	Average Return each year	8.47%	6.61%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/06/17 - 29/06/18 (if you surrender after 1 year) and between 30/11/15 - 30/11/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	4,780 €	3,750 €
	Average Return each year	-52.20%	-17.81%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,820 €	13,640 €
	Average Return each year	8.16%	6.40%
Favourable Scenario	What you might get back after costs	14,820 €	17,860 €
	Average Return each year	48.18%	12.30%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 31/03/17 - 31/03/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 31/03/20 - 31/03/25 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	2,450 €	3,630 €
	Average Return each year	-75.48%	-18.34%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,820 €	13,600 €
	Average Return each year	8.16%	6.35%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/22 - 31/10/23 (if you surrender after 1 year) and between 30/09/15 - 30/09/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	3,540 €
	Average Return each year	-87.68%	-18.74%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,810 €	13,550 €
	Average Return each year	8.14%	6.26%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/11/22 - 30/11/23 (if you surrender after 1 year) and between 31/08/15 - 31/08/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	2,550 €
	Average Return each year	-87.71%	-23.90%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,800 €	13,440 €
	Average Return each year	7.97%	6.10%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/04/22 - 28/04/23 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.74%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,760 €	13,440 €
	Average Return each year	7.64%	6.10%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/18 - 31/10/19 (if you surrender after 1 year) and between 30/04/19 - 30/04/24 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.71%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,740 €	13,320 €
	Average Return each year	7.38%	5.91%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/08/19 - 31/08/20 (if you surrender after 1 year) and between 30/01/15 - 31/01/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.71%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,720 €	13,280 €
	Average Return each year	7.23%	5.83%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) and between 31/12/14 - 31/12/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.75%	-32.20%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,720 €	12,850 €
	Average Return each year	7.22%	5.15%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/01/20 - 29/01/21 (if you surrender after 1 year) and between 30/11/18 - 30/11/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,230 €	1,430 €
	Average Return each year	-87.72%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,650 €	12,610 €
	Average Return each year	6.49%	4.75%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,220 €	1,430 €
	Average Return each year	-87.75%	-32.20%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,620 €	12,530 €
	Average Return each year	6.20%	4.61%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/11/20 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.53%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,530 €	12,500 €
	Average Return each year	5.31%	4.57%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/12/15 - 30/12/16 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.44%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,350 €	12,410 €
	Average Return each year	3.50%	4.41%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/05/22 - 31/05/23 (if you surrender after 1 year) and between 29/06/18 - 30/06/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,240 €	1,430 €
	Average Return each year	-87.56%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,300 €	12,380 €
	Average Return each year	3.05%	4.36%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/15 - 30/09/16 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,210 €	12,290 €
	Average Return each year	2.12%	4.21%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 30/09/19 - 30/09/20 (if you surrender after 1 year) and between 30/09/14 - 30/09/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.53%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,870 €
	Average Return each year	-23.58%	-0.27%
Moderate Scenario	What you might get back after costs	10,210 €	12,280 €
	Average Return each year	2.09%	4.19%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 29/09/17 - 30/09/22 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.52%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,840 €
	Average Return each year	-23.58%	-0.32%
Moderate Scenario	What you might get back after costs	10,190 €	12,270 €
	Average Return each year	1.89%	4.17%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 29/12/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 31/07/14 - 31/07/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,490 €
	Average Return each year	-23.58%	-1.05%
Moderate Scenario	What you might get back after costs	10,190 €	12,070 €
	Average Return each year	1.89%	3.84%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 30/11/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,770 €
	Average Return each year	-23.58%	-2.60%
Moderate Scenario	What you might get back after costs	10,190 €	12,000 €
	Average Return each year	1.89%	3.72%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/10/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 30/10/15 - 30/10/20 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,960 €
	Average Return each year	-23.58%	-2.18%
Moderate Scenario	What you might get back after costs	10,190 €	12,070 €
	Average Return each year	1.89%	3.84%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 29/09/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 30/04/14 - 30/04/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.49%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,350 €
	Average Return each year	-23.58%	-1.33%
Moderate Scenario	What you might get back after costs	10,190 €	12,270 €
	Average Return each year	1.89%	4.17%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/08/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 31/07/14 - 31/07/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,690 €
	Average Return each year	-23.58%	-0.62%
Moderate Scenario	What you might get back after costs	10,190 €	12,280 €
	Average Return each year	1.89%	4.19%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/07/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 31/07/18 - 31/07/23 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,450 €
	Average Return each year	-23.58%	-1.13%
Moderate Scenario	What you might get back after costs	10,190 €	12,290 €
	Average Return each year	1.89%	4.21%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 30/06/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 30/09/14 - 30/09/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.44%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,980 €
	Average Return each year	-23.58%	-2.12%
Moderate Scenario	What you might get back after costs	10,190 €	12,290 €
	Average Return each year	1.89%	4.21%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/05/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 30/09/14 - 30/09/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,260 €	1,430 €
	Average Return each year	-87.44%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,270 €
	Average Return each year	-23.58%	-1.51%
Moderate Scenario	What you might get back after costs	10,190 €	12,380 €
	Average Return each year	1.89%	4.36%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 28/04/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 31/05/17 - 31/05/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.47%	-32.18%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,080 €
	Average Return each year	-23.58%	-1.91%
Moderate Scenario	What you might get back after costs	10,190 €	12,500 €
	Average Return each year	1.89%	4.57%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/03/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/07/14 - 31/07/15 (if you surrender after 1 year) and between 28/04/17 - 29/04/22 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	8,800 €
	Average Return each year	-23.58%	-2.52%
Moderate Scenario	What you might get back after costs	10,190 €	12,530 €
	Average Return each year	1.95%	4.61%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 28/02/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 31/10/13 - 31/10/14 (if you surrender after 1 year) and between 28/11/14 - 29/11/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).

Performance Scenario		If you surrender after 1 year	If you surrender after 5 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	1,250 €	1,430 €
	Average Return each year	-87.50%	-32.19%
Unfavourable Scenario	What you might get back after costs	7,640 €	9,040 €
	Average Return each year	-23.58%	-2.00%
Moderate Scenario	What you might get back after costs	10,210 €	12,610 €
	Average Return each year	2.09%	4.75%
Favourable Scenario	What you might get back after costs	14,820 €	16,820 €
	Average Return each year	48.18%	10.97%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/08/21 - 31/01/23 (if you surrender after 5 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) and between 31/10/14 - 31/10/19 (if you surrender after 5 years).
- The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 30/06/16 - 30/06/21 (if you surrender after 5 years).