EUROBANK
FMC-LUX

PERFORMANCE SCENARIOS

Product

(LF) TARGET MATURITY III BOND 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: LU2835760351

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: 2.19 years

Investment: 10.000 EUR

August 2026 (Data as of 31/08/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.02 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,850 €	9,850 €
	Average Return each year	-1.54%	-1.54%
Unfavourable Scenario	What you might get back after costs	9,850 €	9,850 €
	Average Return each year	-1.54%	-1.54%
Moderate Scenario	What you might get back after costs	10,000 €	10,000 €
	Average Return each year	0.04%	0.04%
Favourable Scenario	What you might get back after costs	10,100 €	10,100 €
	Average Return each year	1.01%	1.01%

- The unfavourable scenario occurred for an investment between 29/07/22 - 31/08/22 (if you surrender after 1 year) and between 29/07/22 - 31/08/22 (if you surrender after 0.0191781 years).
- The moderate scenario occurred for an investment between 28/04/17 - 31/05/17 (if you surrender after 1 year) and between 28/04/17 - 31/05/17 (if you surrender after 0.0191781 years).
- The favourable scenario occurred for an investment between 30/11/23 - 29/12/23 (if you surrender after 1 year) and between 30/11/23 - 29/12/23 (if you surrender after0.0191781 years).

July 2026 (Data as of 31/07/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.1 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,710 €	9,710 €
	Average Return each year	-2.87%	-2.87%
Unfavourable Scenario	What you might get back after costs	9,850 €	9,850 €
	Average Return each year	-1.54%	-1.54%
Moderate Scenario	What you might get back after costs	10,000 €	10,000 €
	Average Return each year	0.04%	0.04%
Favourable Scenario	What you might get back after costs	10,100 €	10,100 €
	Average Return each year	1.01%	1.01%

- The unfavourable scenario occurred for an investment between 29/07/22 - 31/08/22 (if you surrender after 1 year) and between 29/07/22 - 31/08/22 (if you surrender after 0.10411 years).
- The moderate scenario occurred for an investment between 28/02/18 - 29/03/18 (if you surrender after 1 year) and between 28/02/18 - 29/03/18 (if you surrender after 0.10411 years).
- The favourable scenario occurred for an investment between 30/11/23 - 29/12/23 (if you surrender after 1 year) and between 30/11/23 - 29/12/23 (if you surrender after0.10411 years).

June 2026 (Data as of 30/06/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.19 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,620 €	9,620 €
	Average Return each year	-3.80%	-3.80%
Unfavourable Scenario	What you might get back after costs	9,720 €	9,720 €
	Average Return each year	-2.75%	-2.75%
Moderate Scenario	What you might get back after costs	10,000 €	10,000 €
	Average Return each year	-0.01%	-0.01%
Favourable Scenario	What you might get back after costs	10,180 €	10,180 €
	Average Return each year	1.80%	1.80%

- The unfavourable scenario occurred for an investment between 29/07/22 - 30/09/22 (if you surrender after 1 year) and between 29/07/22 - 30/09/22 (if you surrender after 0.189041 years).
- The moderate scenario occurred for an investment between 31/01/18 - 29/03/18 (if you surrender after 1 year) and between 31/01/18 - 29/03/18 (if you surrender after 0.189041 years).
- The favourable scenario occurred for an investment between 31/10/23 - 29/12/23 (if you surrender after 1 year) and between 31/10/23 - 29/12/23 (if you surrender after0.189041 years).

May 2026 (Data as of 31/05/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.27 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,550 €	9,550 €
	Average Return each year	-4.52%	-4.52%
Unfavourable Scenario	What you might get back after costs	9,730 €	9,730 €
	Average Return each year	-2.67%	-2.67%
Moderate Scenario	What you might get back after costs	9,990 €	9,990 €
	Average Return each year	-0.09%	-0.09%
Favourable Scenario	What you might get back after costs	10,230 €	10,230 €
	Average Return each year	2.28%	2.28%

- The unfavourable scenario occurred for an investment between 29/07/22 - 31/10/22 (if you surrender after 1 year) and between 29/07/22 - 31/10/22 (if you surrender after 0.271233 years).
- The moderate scenario occurred for an investment between 31/05/16 - 31/08/16 (if you surrender after 1 year) and between 31/05/16 - 31/08/16 (if you surrender after 0.271233 years).
- The favourable scenario occurred for an investment between 29/09/23 - 29/12/23 (if you surrender after 1 year) and between 29/09/23 - 29/12/23 (if you surrender after0.271233 years).

April 2026 (Data as of 30/04/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.36 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,480 €	9,480 €
	Average Return each year	-5.16%	-5.16%
Unfavourable Scenario	What you might get back after costs	9,720 €	9,720 €
	Average Return each year	-2.76%	-2.76%
Moderate Scenario	What you might get back after costs	9,990 €	9,990 €
	Average Return each year	-0.15%	-0.15%
Favourable Scenario	What you might get back after costs	10,230 €	10,230 €
	Average Return each year	2.33%	2.33%

- The unfavourable scenario occurred for an investment between 31/05/22 - 30/09/22 (if you surrender after 1 year) and between 31/05/22 - 30/09/22 (if you surrender after 0.356164 years).
- The moderate scenario occurred for an investment between 31/07/17 - 30/11/17 (if you surrender after 1 year) and between 31/07/17 - 30/11/17 (if you surrender after 0.356164 years).
- The favourable scenario occurred for an investment between 29/09/23 - 31/01/24 (if you surrender after 1 year) and between 29/09/23 - 31/01/24 (if you surrender after0.356164 years).

March 2026 (Data as of 31/03/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.44 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,430 €	9,430 €
	Average Return each year	-5.70%	-5.70%
Unfavourable Scenario	What you might get back after costs	9,690 €	9,690 €
	Average Return each year	-3.14%	-3.14%
Moderate Scenario	What you might get back after costs	9,980 €	9,980 €
	Average Return each year	-0.18%	-0.18%
Favourable Scenario	What you might get back after costs	10,250 €	10,250 €
	Average Return each year	2.55%	2.55%

- The unfavourable scenario occurred for an investment between 29/07/22 - 30/12/22 (if you surrender after 1 year) and between 29/07/22 - 30/12/22 (if you surrender after 0.438356 years).
- The moderate scenario occurred for an investment between 28/04/17 - 29/09/17 (if you surrender after 1 year) and between 28/04/17 - 29/09/17 (if you surrender after 0.438356 years).
- The favourable scenario occurred for an investment between 28/06/24 - 29/11/24 (if you surrender after 1 year) and between 28/06/24 - 29/11/24 (if you surrender after0.438356 years).

February 2026 (Data as of 28/02/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.52 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,380 €	9,380 €
	Average Return each year	-6.21%	-6.21%
Unfavourable Scenario	What you might get back after costs	9,610 €	9,610 €
	Average Return each year	-3.93%	-3.93%
Moderate Scenario	What you might get back after costs	9,980 €	9,980 €
	Average Return each year	-0.19%	-0.19%
Favourable Scenario	What you might get back after costs	10,290 €	10,290 €
	Average Return each year	2.92%	2.92%

- The unfavourable scenario occurred for an investment between 31/03/22 - 30/09/22 (if you surrender after 1 year) and between 31/03/22 - 30/09/22 (if you surrender after 0.523288 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/07/17 (if you surrender after 1 year) and between 31/01/17 - 31/07/17 (if you surrender after 0.523288 years).
- The favourable scenario occurred for an investment between 31/05/24 - 29/11/24 (if you surrender after 1 year) and between 31/05/24 - 29/11/24 (if you surrender after0.523288 years).

January 2026 (Data as of 31/01/2026)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.6 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,340 €	9,340 €
	Average Return each year	-6.64%	-6.64%
Unfavourable Scenario	What you might get back after costs	9,540 €	9,540 €
	Average Return each year	-4.62%	-4.62%
Moderate Scenario	What you might get back after costs	9,970 €	9,970 €
	Average Return each year	-0.32%	-0.32%
Favourable Scenario	What you might get back after costs	10,310 €	10,310 €
	Average Return each year	3.10%	3.10%

- The unfavourable scenario occurred for an investment between 28/02/22 - 30/09/22 (if you surrender after 1 year) and between 28/02/22 - 30/09/22 (if you surrender after 0.6 years).
- The moderate scenario occurred for an investment between 28/02/17 - 29/09/17 (if you surrender after 1 year) and between 28/02/17 - 29/09/17 (if you surrender after 0.6 years).
- The favourable scenario occurred for an investment between 31/05/24 - 31/12/24 (if you surrender after 1 year) and between 31/05/24 - 31/12/24 (if you surrender after0.6 years).

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

Performance Scenario		If you surrender after 1 year	If you surrender after 0.68 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,290 €	9,290 €
	Average Return each year	-7.07%	-7.07%
Unfavourable Scenario	What you might get back after costs	9,500 €	9,500 €
	Average Return each year	-5.05%	-5.05%
Moderate Scenario	What you might get back after costs	9,960 €	9,960 €
	Average Return each year	-0.38%	-0.38%
Favourable Scenario	What you might get back after costs	10,330 €	10,330 €
	Average Return each year	3.35%	3.35%

- The unfavourable scenario occurred for an investment between 31/01/22 - 30/09/22 (if you surrender after 1 year) and between 31/01/22 - 30/09/22 (if you surrender after 0.684932 years).
- The moderate scenario occurred for an investment between 31/07/20 - 31/03/21 (if you surrender after 1 year) and between 31/07/20 - 31/03/21 (if you surrender after 0.684932 years).
- The favourable scenario occurred for an investment between 31/05/24 - 31/01/25 (if you surrender after 1 year) and between 31/05/24 - 31/01/25 (if you surrender after0.684932 years).

November 2025 (Data as of 30/11/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.77 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,250 €	9,250 €
	Average Return each year	-7.48%	-7.48%
Unfavourable Scenario	What you might get back after costs	9,470 €	9,470 €
	Average Return each year	-5.27%	-5.27%
Moderate Scenario	What you might get back after costs	9,950 €	9,950 €
	Average Return each year	-0.49%	-0.49%
Favourable Scenario	What you might get back after costs	10,360 €	10,360 €
	Average Return each year	3.65%	3.65%

- The unfavourable scenario occurred for an investment between 30/12/21 - 30/09/22 (if you surrender after 1 year) and between 30/12/21 - 30/09/22 (if you surrender after 0.769863 years).
- The moderate scenario occurred for an investment between 31/03/17 - 29/12/17 (if you surrender after 1 year) and between 31/03/17 - 29/12/17 (if you surrender after 0.769863 years).
- The favourable scenario occurred for an investment between 31/05/24 - 28/02/25 (if you surrender after 1 year) and between 31/05/24 - 28/02/25 (if you surrender after0.769863 years).

October 2025 (Data as of 31/10/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.85 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,210 €	9,210 €
	Average Return each year	-7.86%	-7.86%
Unfavourable Scenario	What you might get back after costs	9,440 €	9,440 €
	Average Return each year	-5.58%	-5.58%
Moderate Scenario	What you might get back after costs	9,940 €	9,940 €
	Average Return each year	-0.57%	-0.57%
Favourable Scenario	What you might get back after costs	10,380 €	10,380 €
	Average Return each year	3.83%	3.83%

- The unfavourable scenario occurred for an investment between 30/11/21 - 30/09/22 (if you surrender after 1 year) and between 30/11/21 - 30/09/22 (if you surrender after 0.852055 years).
- The moderate scenario occurred for an investment between 29/11/19 - 30/09/20 (if you surrender after 1 year) and between 29/11/19 - 30/09/20 (if you surrender after 0.852055 years).
- The favourable scenario occurred for an investment between 30/04/24 - 28/02/25 (if you surrender after 1 year) and between 30/04/24 - 28/02/25 (if you surrender after0.852055 years).

September 2025 (Data as of 30/09/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 0.94 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,180 €	9,180 €
	Average Return each year	-8.22%	-8.22%
Unfavourable Scenario	What you might get back after costs	9,450 €	9,450 €
	Average Return each year	-5.50%	-5.50%
Moderate Scenario	What you might get back after costs	9,940 €	9,940 €
	Average Return each year	-0.64%	-0.64%
Favourable Scenario	What you might get back after costs	10,400 €	10,400 €
	Average Return each year	3.95%	3.95%

- The unfavourable scenario occurred for an investment between 30/11/21 - 31/10/22 (if you surrender after 1 year) and between 30/11/21 - 31/10/22 (if you surrender after 0.936986 years).
- The moderate scenario occurred for an investment between 30/04/18 - 29/03/19 (if you surrender after 1 year) and between 30/04/18 - 29/03/19 (if you surrender after 0.936986 years).
- The favourable scenario occurred for an investment between 31/05/24 - 30/04/25 (if you surrender after 1 year) and between 31/05/24 - 30/04/25 (if you surrender after0.936986 years).

August 2025 (Data as of 31/08/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.02 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,420 €
	Average Return each year	-8.49%	-5.69%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,420 €
	Average Return each year	-5.80%	-5.69%
Moderate Scenario	What you might get back after costs	9,920 €	9,920 €
	Average Return each year	-0.77%	-0.75%
Favourable Scenario	What you might get back after costs	10,440 €	10,440 €
	Average Return each year	4.36%	4.28%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/09/21 - 30/09/22 (if you surrender after 1.01918 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 - 29/03/19 (if you surrender after 1.01918 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/09/23 - 30/09/24 (if you surrender after1.01918 years).

July 2025 (Data as of 31/07/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.1 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,400 €
	Average Return each year	-8.49%	-5.43%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,400 €
	Average Return each year	-5.80%	-5.43%
Moderate Scenario	What you might get back after costs	9,920 €	9,920 €
	Average Return each year	-0.77%	-0.73%
Favourable Scenario	What you might get back after costs	10,440 €	10,450 €
	Average Return each year	4.36%	4.11%

- 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 - 30/09/22 (if you surrender after 1.10411 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/04/16 - 31/05/17 (if you surrender after 1.10411 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 31/10/23 - 29/11/24 (if you surrender after1.10411 years).

June 2025 (Data as of 30/06/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.19 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,390 €
	Average Return each year	-8.47%	-5.16%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,390 €
	Average Return each year	-5.80%	-5.16%
Moderate Scenario	What you might get back after costs	9,920 €	9,910 €
	Average Return each year	-0.77%	-0.75%
Favourable Scenario	What you might get back after costs	10,440 €	10,500 €
	Average Return each year	4.36%	4.22%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/07/21 - 30/09/22 (if you surrender after 1.18904 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/06/19 - 31/08/20 (if you surrender after 1.18904 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/09/23 - 29/11/24 (if you surrender after1.18904 years).

May 2025 (Data as of 31/05/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.27 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,380 €
	Average Return each year	-8.47%	-4.90%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,380 €
	Average Return each year	-5.80%	-4.90%
Moderate Scenario	What you might get back after costs	9,920 €	9,910 €
	Average Return each year	-0.77%	-0.74%
Favourable Scenario	What you might get back after costs	10,440 €	10,520 €
	Average Return each year	4.36%	4.08%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/11/21 - 28/02/23 (if you surrender after 1.27123 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/08/16 - 30/11/17 (if you surrender after 1.27123 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/09/23 - 31/12/24 (if you surrender after1.27123 years).

April 2025 (Data as of 30/04/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.36 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,360 €
	Average Return each year	-8.47%	-4.72%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,360 €
	Average Return each year	-5.80%	-4.72%
Moderate Scenario	What you might get back after costs	9,920 €	9,900 €
	Average Return each year	-0.77%	-0.74%
Favourable Scenario	What you might get back after costs	10,440 €	10,550 €
	Average Return each year	4.36%	4.01%

- 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 - 30/12/22 (if you surrender after 1.35616 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/01/18 - 31/05/19 (if you surrender after 1.35616 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/09/23 - 31/01/25 (if you surrender after1.35616 years).

March 2025 (Data as of 31/03/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.44 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,350 €
	Average Return each year	-8.47%	-4.55%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,350 €
	Average Return each year	-5.80%	-4.55%
Moderate Scenario	What you might get back after costs	9,920 €	9,900 €
	Average Return each year	-0.77%	-0.72%
Favourable Scenario	What you might get back after costs	10,440 €	10,580 €
	Average Return each year	4.36%	3.99%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/07/21 - 30/12/22 (if you surrender after 1.43836 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/07/19 - 31/12/20 (if you surrender after 1.43836 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 29/09/23 - 28/02/25 (if you surrender after1.43836 years).

February 2025 (Data as of 28/02/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.52 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,340 €
	Average Return each year	-8.49%	-4.38%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,340 €
	Average Return each year	-5.80%	-4.38%
Moderate Scenario	What you might get back after costs	9,920 €	9,890 €
	Average Return each year	-0.77%	-0.71%
Favourable Scenario	What you might get back after costs	10,440 €	10,570 €
	Average Return each year	4.36%	3.71%

- 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 1.52329 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/02/16 - 31/08/17 (if you surrender after 1.52329 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 30/06/23 - 31/12/24 (if you surrender after1.52329 years).

January 2025 (Data as of 31/01/2025)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.6 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,330 €
	Average Return each year	-8.49%	-4.25%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,330 €
	Average Return each year	-5.80%	-4.25%
Moderate Scenario	What you might get back after costs	9,920 €	9,880 €
	Average Return each year	-0.77%	-0.72%
Favourable Scenario	What you might get back after costs	10,440 €	10,600 €
	Average Return each year	4.36%	3.68%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/07/21 - 28/02/23 (if you surrender after 1.6 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 29/02/16 - 29/09/17 (if you surrender after 1.6 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 30/06/23 - 31/01/25 (if you surrender after1.6 years).

December 2024 (Data as of 31/12/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.68 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,330 €
	Average Return each year	-8.49%	-4.02%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,330 €
	Average Return each year	-5.80%	-4.02%
Moderate Scenario	What you might get back after costs	9,920 €	9,880 €
	Average Return each year	-0.77%	-0.70%
Favourable Scenario	What you might get back after costs	10,440 €	10,550 €
	Average Return each year	4.36%	3.23%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/06/21 - 28/02/23 (if you surrender after 1.68493 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/11/15 - 31/07/17 (if you surrender after 1.68493 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 28/02/23 - 31/10/24 (if you surrender after1.68493 years).

November 2024 (Data as of 30/11/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.77 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,320 €
	Average Return each year	-8.49%	-3.87%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,320 €
	Average Return each year	-5.80%	-3.87%
Moderate Scenario	What you might get back after costs	9,920 €	9,880 €
	Average Return each year	-0.77%	-0.68%
Favourable Scenario	What you might get back after costs	10,440 €	10,600 €
	Average Return each year	4.36%	3.35%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/05/21 - 28/02/23 (if you surrender after 1.76986 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/06/19 - 31/03/21 (if you surrender after 1.76986 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 28/02/23 - 29/11/24 (if you surrender after1.76986 years).

October 2024 (Data as of 31/10/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.85 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,320 €
	Average Return each year	-8.49%	-3.76%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,320 €
	Average Return each year	-5.80%	-3.76%
Moderate Scenario	What you might get back after costs	9,920 €	9,860 €
	Average Return each year	-0.77%	-0.74%
Favourable Scenario	What you might get back after costs	10,440 €	10,520 €
	Average Return each year	4.36%	2.79%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/11/20 - 30/09/22 (if you surrender after 1.85205 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/06/19 - 29/04/21 (if you surrender after 1.85205 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 30/12/22 - 31/10/24 (if you surrender after1.85205 years).

September 2024 (Data as of 30/09/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 1.94 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,300 €
	Average Return each year	-8.49%	-3.67%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,300 €
	Average Return each year	-5.80%	-3.67%
Moderate Scenario	What you might get back after costs	9,920 €	9,850 €
	Average Return each year	-0.77%	-0.77%
Favourable Scenario	What you might get back after costs	10,440 €	10,450 €
	Average Return each year	4.36%	2.32%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/03/21 - 28/02/23 (if you surrender after 1.93699 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 30/06/17 - 31/05/19 (if you surrender after 1.93699 years).
- The favourable scenario occurred for an investment between 29/09/23 - 30/09/24 (if you surrender after 1 year) and between 31/10/22 - 30/09/24 (if you surrender after1.93699 years).

August 2024 (Data as of 31/08/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 2.02 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,290 €
	Average Return each year	-8.49%	-3.59%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,290 €
	Average Return each year	-5.80%	-3.59%
Moderate Scenario	What you might get back after costs	9,920 €	9,850 €
	Average Return each year	-0.77%	-0.75%
Favourable Scenario	What you might get back after costs	10,340 €	10,270 €
	Average Return each year	3.38%	1.34%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/12/20 - 30/12/22 (if you surrender after 2.01918 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/01/17 - 31/01/19 (if you surrender after 2.01918 years).
- The favourable scenario occurred for an investment between 31/08/23 - 30/08/24 (if you surrender after 1 year) and between 31/08/22 - 30/08/24 (if you surrender after2.01918 years).

July 2024 (Data as of 31/07/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 2.1 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,280 €
	Average Return each year	-8.49%	-3.50%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,280 €
	Average Return each year	-5.80%	-3.50%
Moderate Scenario	What you might get back after costs	9,920 €	9,840 €
	Average Return each year	-0.77%	-0.77%
Favourable Scenario	What you might get back after costs	10,320 €	10,130 €
	Average Return each year	3.24%	0.63%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/11/20 - 30/12/22 (if you surrender after 2.10411 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 31/03/16 - 30/04/18 (if you surrender after 2.10411 years).
- The favourable scenario occurred for an investment between 31/07/23 - 31/07/24 (if you surrender after 1 year) and between 30/06/22 - 31/07/24 (if you surrender after2.10411 years).

June 2024 (Data as of 30/06/2024)

Performance Scenario		If you surrender after 1 year	If you surrender after 2.19 years (Recommended Holding Period)
Minimum	There is no minimum guaranteed return.		
Stress Scenario	What you might get back after costs	9,150 €	9,260 €
	Average Return each year	-8.49%	-3.43%
Unfavourable Scenario	What you might get back after costs	9,420 €	9,260 €
	Average Return each year	-5.80%	-3.43%
Moderate Scenario	What you might get back after costs	9,920 €	9,840 €
	Average Return each year	-0.77%	-0.74%
Favourable Scenario	What you might get back after costs	10,300 €	10,040 €
	Average Return each year	2.96%	0.17%

- The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 31/12/20 - 28/02/23 (if you surrender after 2.18904 years).
- The moderate scenario occurred for an investment between 29/03/18 - 29/03/19 (if you surrender after 1 year) and between 28/06/19 - 31/08/21 (if you surrender after 2.18904 years).
- The favourable scenario occurred for an investment between 30/12/22 - 29/12/23 (if you surrender after 1 year) and between 31/08/18 - 30/10/20 (if you surrender after2.18904 years).