

Product
(LF) FUND OF FUNDS - LIFE CYCLE 2042, a Sub-Fund of (LF FOF) (the "Fund") – Class EUROBANK I
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1668836957

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: 19.93 years
Investment: 10.000 EUR

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

| Performance Scenario | | If you surrender after 1 year | If you surrender after 9 years | If you surrender after 17.93 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|--------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,550 € | 4,670 € | 3,250 € |
| | Average Return each year | -64.49% | -8.12% | -6.07% |
| Unfavourable Scenario | What you might get back after costs | 7,860 € | 10,620 € | 10,620 € |
| | Average Return each year | -21.38% | 0.67% | 0.34% |
| Moderate Scenario | What you might get back after costs | 10,550 € | 14,740 € | 21,150 € |
| | Average Return each year | 5.51% | 4.40% | 4.27% |
| Favourable Scenario | What you might get back after costs | 12,900 € | 20,750 € | 25,600 € |
| | Average Return each year | 29.04% | 8.45% | 5.38% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year), between 30/12/21 - 31/01/25 (if you surrender after 9 years) and between 30/12/21 - 31/01/25 (if you surrender after 17.926 years).
- The moderate scenario occurred for an investment between 31/03/11 - 30/03/12 (if you surrender after 1 year), between 30/11/07 - 30/11/16 (if you surrender after 9 years) and between 31/07/06 - 28/06/24 (if you surrender after 17.926 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year), between 27/02/09 - 28/02/18 (if you surrender after 9 years) and between 31/03/03 - 26/02/21 (if you surrender after 17.926 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,550 € | 4,380 € | 3,160 € |
| | Average Return each year | -64.53% | -7.93% | -6.19% |
| Unfavourable Scenario | What you might get back after costs | 7,860 € | 10,500 € | 10,500 € |
| | Average Return each year | -21.38% | 0.49% | 0.27% |
| Moderate Scenario | What you might get back after costs | 10,550 € | 15,810 € | 21,270 € |
| | Average Return each year | 5.45% | 4.69% | 4.28% |
| Favourable Scenario | What you might get back after costs | 12,900 € | 21,340 € | 26,400 € |
| | Average Return each year | 29.04% | 7.88% | 5.54% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year) ,between 30/12/21 - 31/12/24 (if you surrender after 10 years) and between 30/12/21 - 31/12/24 (if you surrender after 18.011 years).
- The moderate scenario occurred for an investment between 29/04/11 - 30/04/12 (if you surrender after 1 year) ,between 30/06/14 - 28/06/24 (if you surrender after 10 years) and between 30/06/06 - 28/06/24 (if you surrender after 18.011 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year) ,between 31/03/09 - 29/03/19 (if you surrender after 10 years) and between 31/03/03 - 31/03/21 (if you surrender after 18.011 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.1 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,260 € |
| | Average Return each year | -64.57% | -13.50% | -10.81% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 10,600 € | 10,600 € |
| | Average Return each year | -55.80% | 0.59% | 0.32% |
| Moderate Scenario | What you might get back after costs | 10,530 € | 15,810 € | 21,390 € |
| | Average Return each year | 5.25% | 4.69% | 4.29% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,460 € |
| | Average Return each year | 166.65% | 14.91% | 9.48% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 29/11/24 (if you surrender after 10 years) and between 30/12/21 - 29/11/24 (if you surrender after 18.0959 years).
- The moderate scenario occurred for an investment between 26/02/21 - 28/02/22 (if you surrender after 1 year) ,between 30/06/14 - 28/06/24 (if you surrender after 10 years) and between 31/08/06 - 30/09/24 (if you surrender after 18.0959 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/06/22 (if you surrender after18.0959 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.18 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,260 € |
| | Average Return each year | -64.55% | -13.50% | -10.79% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 10,150 € | 10,150 € |
| | Average Return each year | -55.80% | 0.15% | 0.08% |
| Moderate Scenario | What you might get back after costs | 10,520 € | 15,790 € | 21,330 € |
| | Average Return each year | 5.18% | 4.68% | 4.25% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 54,830 € |
| | Average Return each year | 166.65% | 14.91% | 9.81% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/10/24 (if you surrender after 10 years) and between 30/12/21 - 31/10/24 (if you surrender after 18.1781 years).
- The moderate scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 30/04/04 - 30/06/22 (if you surrender after 18.1781 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 29/07/22 (if you surrender after18.1781 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.26 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,250 € |
| | Average Return each year | -64.55% | -13.50% | -10.77% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 10,170 € | 10,170 € |
| | Average Return each year | -55.80% | 0.16% | 0.09% |
| Moderate Scenario | What you might get back after costs | 10,510 € | 15,790 € | 21,080 € |
| | Average Return each year | 5.15% | 4.68% | 4.17% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 53,000 € |
| | Average Return each year | 166.65% | 14.91% | 9.56% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/09/24 (if you surrender after 10 years) and between 30/12/21 - 30/09/24 (if you surrender after 18.263 years).
- The moderate scenario occurred for an investment between 31/08/06 - 31/08/07 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 28/09/01 - 31/12/19 (if you surrender after 18.263 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/08/22 (if you surrender after 18.263 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,240 € |
| | Average Return each year | -64.59% | -13.50% | -10.76% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 10,050 € | 10,050 € |
| | Average Return each year | -55.80% | 0.05% | 0.03% |
| Moderate Scenario | What you might get back after costs | 10,510 € | 15,790 € | 21,090 € |
| | Average Return each year | 5.11% | 4.68% | 4.15% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 49,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.17% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/08/24 (if you surrender after 10 years) and between 30/12/21 - 30/08/24 (if you surrender after 18.3452 years).
- The moderate scenario occurred for an investment between 31/10/02 - 31/10/03 (if you surrender after 1 year) ,between 31/12/13 - 29/12/23 (if you surrender after 10 years) and between 30/11/04 - 31/03/23 (if you surrender after 18.3452 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/09/22 (if you surrender after18.3452 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.43 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,230 € |
| | Average Return each year | -64.55% | -13.50% | -10.74% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 10,030 € | 10,030 € |
| | Average Return each year | -55.80% | 0.03% | 0.01% |
| Moderate Scenario | What you might get back after costs | 10,480 € | 15,770 € | 21,130 € |
| | Average Return each year | 4.78% | 4.66% | 4.14% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,110 € |
| | Average Return each year | 166.65% | 14.91% | 9.25% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/07/24 (if you surrender after 10 years) and between 30/12/21 - 31/07/24 (if you surrender after 18.4301 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 30/11/04 - 28/04/23 (if you surrender after 18.4301 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/10/22 (if you surrender after18.4301 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,230 € |
| | Average Return each year | -64.59% | -13.50% | -10.72% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,910 € | 9,910 € |
| | Average Return each year | -55.80% | -0.09% | -0.05% |
| Moderate Scenario | What you might get back after costs | 10,470 € | 15,750 € | 21,180 € |
| | Average Return each year | 4.70% | 4.65% | 4.14% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 52,450 € |
| | Average Return each year | 166.65% | 14.91% | 9.36% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 28/06/24 (if you surrender after 10 years) and between 30/12/21 - 28/06/24 (if you surrender after 18.5151 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 29/07/05 - 31/07/15 (if you surrender after 10 years) and between 30/04/04 - 31/10/22 (if you surrender after 18.5151 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/11/22 (if you surrender after 18.5151 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.6 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,220 € |
| | Average Return each year | -64.31% | -13.49% | -10.69% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,720 € | 9,720 € |
| | Average Return each year | -55.80% | -0.28% | -0.15% |
| Moderate Scenario | What you might get back after costs | 10,460 € | 15,740 € | 21,310 € |
| | Average Return each year | 4.60% | 4.64% | 4.15% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 50,090 € |
| | Average Return each year | 166.65% | 14.91% | 9.05% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/05/24 (if you surrender after 10 years) and between 31/12/21 - 31/05/24 (if you surrender after 18.5973 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 30/05/03 - 31/05/13 (if you surrender after 10 years) and between 31/08/04 - 31/03/23 (if you surrender after 18.5973 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 30/11/23 (if you surrender after18.5973 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.68 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,580 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.20% | -13.49% | -10.67% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,600 € | 9,600 € |
| | Average Return each year | -55.80% | -0.41% | -0.22% |
| Moderate Scenario | What you might get back after costs | 10,440 € | 15,730 € | 21,390 € |
| | Average Return each year | 4.44% | 4.63% | 4.15% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,900 € |
| | Average Return each year | 166.65% | 14.91% | 9.21% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/04/24 (if you surrender after 10 years) and between 31/12/21 - 30/04/24 (if you surrender after 18.6822 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 28/02/03 - 28/02/13 (if you surrender after 10 years) and between 30/06/05 - 29/02/24 (if you surrender after 18.6822 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/12/23 (if you surrender after 18.6822 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.76 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,560 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.36% | -13.49% | -10.66% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,790 € | 9,790 € |
| | Average Return each year | -55.80% | -0.21% | -0.11% |
| Moderate Scenario | What you might get back after costs | 10,430 € | 15,650 € | 21,500 € |
| | Average Return each year | 4.29% | 4.58% | 4.16% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 52,340 € |
| | Average Return each year | 166.65% | 14.91% | 9.22% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/03/24 (if you surrender after 10 years) and between 31/12/21 - 28/03/24 (if you surrender after 18.7644 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) ,between 30/06/05 - 30/06/15 (if you surrender after 10 years) and between 31/12/03 - 30/09/22 (if you surrender after 18.7644 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 31/01/24 (if you surrender after 18.7644 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,200 € |
| | Average Return each year | -64.29% | -13.49% | -10.64% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,590 € | 9,590 € |
| | Average Return each year | -55.80% | -0.42% | -0.22% |
| Moderate Scenario | What you might get back after costs | 10,430 € | 15,650 € | 21,390 € |
| | Average Return each year | 4.29% | 4.58% | 4.12% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 53,200 € |
| | Average Return each year | 166.65% | 14.91% | 9.27% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/02/24 (if you surrender after 10 years) and between 31/12/21 - 29/02/24 (if you surrender after 18.8493 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) ,between 30/06/05 - 30/06/15 (if you surrender after 10 years) and between 30/11/04 - 29/09/23 (if you surrender after 18.8493 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/02/24 (if you surrender after 18.8493 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.33% | -13.49% | -10.62% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,440 € | 9,440 € |
| | Average Return each year | -55.80% | -0.58% | -0.31% |
| Moderate Scenario | What you might get back after costs | 10,410 € | 15,640 € | 21,470 € |
| | Average Return each year | 4.14% | 4.57% | 4.12% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,500 € |
| | Average Return each year | 166.65% | 14.91% | 9.04% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/01/24 (if you surrender after 10 years) and between 31/12/21 - 31/01/24 (if you surrender after 18.9288 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 30/06/04 - 31/05/23 (if you surrender after 18.9288 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 28/04/23 (if you surrender after 18.9288 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.34% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,360 € | 9,360 € |
| | Average Return each year | -55.80% | -0.66% | -0.35% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 15,570 € | 21,410 € |
| | Average Return each year | 4.01% | 4.53% | 4.09% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.05% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/12/23 (if you surrender after 10 years) and between 31/12/21 - 29/12/23 (if you surrender after 19.0137 years).
- The moderate scenario occurred for an investment between 30/06/10 - 30/06/11 (if you surrender after 1 year) ,between 30/07/04 - 31/07/14 (if you surrender after 10 years) and between 31/12/03 - 30/12/22 (if you surrender after 19.0137 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19.0137 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.1 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.29% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,030 € | 9,030 € |
| | Average Return each year | -55.80% | -1.01% | -0.53% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 15,560 € | 21,340 € |
| | Average Return each year | 4.01% | 4.52% | 4.07% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/11/23 (if you surrender after 10 years) and between 31/12/21 - 30/11/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/06/10 - 30/06/11 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 30/04/04 - 28/04/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.18 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.30% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,670 € | 8,670 € |
| | Average Return each year | -55.80% | -1.42% | -0.75% |
| Moderate Scenario | What you might get back after costs | 10,410 € | 15,560 € | 21,260 € |
| | Average Return each year | 4.14% | 4.52% | 4.05% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/10/23 (if you surrender after 10 years) and between 31/12/21 - 31/10/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 28/03/02 - 31/03/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.27 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.29% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,810 € | 8,810 € |
| | Average Return each year | -55.80% | -1.26% | -0.66% |
| Moderate Scenario | What you might get back after costs | 10,430 € | 15,560 € | 21,260 € |
| | Average Return each year | 4.29% | 4.52% | 4.05% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/09/23 (if you surrender after 10 years) and between 31/12/21 - 29/09/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 28/03/02 - 31/03/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.29% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,990 € | 8,990 € |
| | Average Return each year | -55.80% | -1.06% | -0.56% |
| Moderate Scenario | What you might get back after costs | 10,440 € | 15,560 € | 21,170 € |
| | Average Return each year | 4.43% | 4.52% | 4.03% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/08/23 (if you surrender after 10 years) and between 31/12/21 - 31/08/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/04/13 - 30/04/14 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 31/03/04 - 31/03/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.43 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 9,050 € | 9,050 € |
| | Average Return each year | -55.80% | -0.99% | -0.52% |
| Moderate Scenario | What you might get back after costs | 10,440 € | 15,450 € | 21,120 € |
| | Average Return each year | 4.44% | 4.44% | 4.01% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/07/23 (if you surrender after 10 years) and between 31/12/21 - 31/07/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/07/06 - 29/07/16 (if you surrender after 10 years) and between 27/02/04 - 28/02/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,950 € | 8,950 € |
| | Average Return each year | -55.80% | -1.10% | -0.58% |
| Moderate Scenario | What you might get back after costs | 10,450 € | 15,410 € | 21,000 € |
| | Average Return each year | 4.53% | 4.42% | 3.98% |
| Favourable Scenario | What you might get back after costs | 26,660 € | 40,140 € | 51,970 € |
| | Average Return each year | 166.65% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/06/23 (if you surrender after 10 years) and between 31/12/21 - 30/06/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 27/02/04 - 28/02/05 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 28/09/01 - 30/09/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.6 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,580 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.24% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,790 € | 8,790 € |
| | Average Return each year | -55.80% | -1.29% | -0.68% |
| Moderate Scenario | What you might get back after costs | 10,460 € | 15,410 € | 21,000 € |
| | Average Return each year | 4.60% | 4.42% | 3.98% |
| Favourable Scenario | What you might get back after costs | 27,510 € | 40,140 € | 51,970 € |
| | Average Return each year | 175.11% | 14.91% | 9.06% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/05/23 (if you surrender after 10 years) and between 31/12/21 - 31/05/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 28/09/01 - 30/09/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.68 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.25% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,710 € | 8,710 € |
| | Average Return each year | -55.80% | -1.38% | -0.73% |
| Moderate Scenario | What you might get back after costs | 10,460 € | 15,410 € | 20,910 € |
| | Average Return each year | 4.60% | 4.42% | 3.96% |
| Favourable Scenario | What you might get back after costs | 27,510 € | 40,140 € | 45,500 € |
| | Average Return each year | 175.11% | 14.91% | 8.30% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/04/23 (if you surrender after 10 years) and between 31/12/21 - 28/04/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 28/02/02 - 26/02/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.77 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.29% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,690 € | 8,690 € |
| | Average Return each year | -55.80% | -1.40% | -0.74% |
| Moderate Scenario | What you might get back after costs | 10,470 € | 15,410 € | 20,710 € |
| | Average Return each year | 4.70% | 4.42% | 3.91% |
| Favourable Scenario | What you might get back after costs | 27,510 € | 40,140 € | 45,500 € |
| | Average Return each year | 175.11% | 14.91% | 8.30% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/03/23 (if you surrender after 10 years) and between 31/12/21 - 31/03/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 31/01/02 - 29/01/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.32% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,420 € | 8,590 € | 8,590 € |
| | Average Return each year | -55.80% | -1.51% | -0.80% |
| Moderate Scenario | What you might get back after costs | 10,480 € | 15,410 € | 20,640 € |
| | Average Return each year | 4.78% | 4.42% | 3.89% |
| Favourable Scenario | What you might get back after costs | 27,510 € | 40,140 € | 45,500 € |
| | Average Return each year | 175.11% | 14.91% | 8.30% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/02/23 (if you surrender after 10 years) and between 31/12/21 - 28/02/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 31/12/01 - 31/12/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,600 € | 2,350 € | 1,190 € |
| | Average Return each year | -63.99% | -13.48% | -10.60% |
| Unfavourable Scenario | What you might get back after costs | 7,960 € | 8,780 € | 8,780 € |
| | Average Return each year | -20.35% | -1.30% | -0.69% |
| Moderate Scenario | What you might get back after costs | 10,470 € | 15,470 € | 20,150 € |
| | Average Return each year | 4.75% | 4.46% | 3.76% |
| Favourable Scenario | What you might get back after costs | 12,730 € | 21,560 € | 28,080 € |
| | Average Return each year | 27.32% | 7.99% | 5.58% |

- The unfavourable scenario occurred for an investment between 31/12/07 - 31/12/08 (if you surrender after 1 year) ,between 31/12/21 - 31/01/23 (if you surrender after 10 years) and between 31/12/21 - 31/01/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) ,between 31/08/06 - 31/08/16 (if you surrender after 10 years) and between 29/01/99 - 31/01/18 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year) ,between 30/11/11 - 30/11/21 (if you surrender after 10 years) and between 31/01/03 - 31/01/22 (if you surrender after 19 years).

Product
(LF) FUND OF FUNDS - LIFE CYCLE 2042, a Sub-Fund of (LF FOF) (the "Fund") – Class GROUP PENSION
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1668837096

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: 19.93 years
Investment: 10.000 EUR

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

| Performance Scenario | | If you surrender after 1 year | If you surrender after 9 years | If you surrender after 17.93 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|--------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,550 € | 4,670 € | 3,250 € |
| | Average Return each year | -64.50% | -8.11% | -6.07% |
| Unfavourable Scenario | What you might get back after costs | 7,820 € | 10,380 € | 10,380 € |
| | Average Return each year | -21.83% | 0.42% | 0.21% |
| Moderate Scenario | What you might get back after costs | 10,490 € | 13,870 € | 18,840 € |
| | Average Return each year | 4.86% | 3.70% | 3.60% |
| Favourable Scenario | What you might get back after costs | 12,830 € | 19,610 € | 22,940 € |
| | Average Return each year | 28.29% | 7.77% | 4.74% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year), between 30/12/21 - 31/01/25 (if you surrender after 9 years) and between 30/12/21 - 31/01/25 (if you surrender after 17.926 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year), between 31/08/15 - 30/08/24 (if you surrender after 9 years) and between 31/07/06 - 28/06/24 (if you surrender after 17.926 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year), between 27/02/09 - 28/02/18 (if you surrender after 9 years) and between 31/03/03 - 26/02/21 (if you surrender after 17.926 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,550 € | 4,380 € | 3,160 € |
| | Average Return each year | -64.54% | -7.93% | -6.20% |
| Unfavourable Scenario | What you might get back after costs | 7,820 € | 10,270 € | 10,270 € |
| | Average Return each year | -21.83% | 0.26% | 0.15% |
| Moderate Scenario | What you might get back after costs | 10,480 € | 14,840 € | 18,940 € |
| | Average Return each year | 4.80% | 4.03% | 3.61% |
| Favourable Scenario | What you might get back after costs | 12,830 € | 20,040 € | 23,640 € |
| | Average Return each year | 28.29% | 7.20% | 4.89% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year) ,between 30/12/21 - 31/12/24 (if you surrender after 10 years) and between 30/12/21 - 31/12/24 (if you surrender after 18.011 years).
- The moderate scenario occurred for an investment between 30/06/16 - 30/06/17 (if you surrender after 1 year) ,between 30/08/13 - 31/08/23 (if you surrender after 10 years) and between 29/12/06 - 31/12/24 (if you surrender after 18.011 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year) ,between 31/03/09 - 29/03/19 (if you surrender after 10 years) and between 31/03/03 - 31/03/21 (if you surrender after 18.011 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.1 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,260 € |
| | Average Return each year | -64.58% | -13.51% | -10.81% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 10,380 € | 10,380 € |
| | Average Return each year | -52.18% | 0.37% | 0.20% |
| Moderate Scenario | What you might get back after costs | 10,460 € | 14,840 € | 19,070 € |
| | Average Return each year | 4.56% | 4.03% | 3.63% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 40,970 € |
| | Average Return each year | 143.79% | 13.27% | 8.10% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 29/11/24 (if you surrender after 10 years) and between 30/12/21 - 29/11/24 (if you surrender after 18.0959 years).
- The moderate scenario occurred for an investment between 31/08/06 - 31/08/07 (if you surrender after 1 year) ,between 30/08/13 - 31/08/23 (if you surrender after 10 years) and between 31/07/06 - 30/08/24 (if you surrender after 18.0959 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/06/22 (if you surrender after18.0959 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.18 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,250 € |
| | Average Return each year | -64.56% | -13.50% | -10.79% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,940 € | 9,940 € |
| | Average Return each year | -52.18% | -0.06% | -0.03% |
| Moderate Scenario | What you might get back after costs | 10,450 € | 14,820 € | 18,990 € |
| | Average Return each year | 4.55% | 4.01% | 3.59% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 43,630 € |
| | Average Return each year | 143.79% | 13.27% | 8.44% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/10/24 (if you surrender after 10 years) and between 30/12/21 - 31/10/24 (if you surrender after 18.1781 years).
- The moderate scenario occurred for an investment between 31/10/02 - 31/10/03 (if you surrender after 1 year) ,between 31/07/14 - 31/07/24 (if you surrender after 10 years) and between 31/08/06 - 31/10/24 (if you surrender after 18.1781 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 29/07/22 (if you surrender after 18.1781 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.26 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,250 € |
| | Average Return each year | -64.56% | -13.50% | -10.77% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,960 € | 9,960 € |
| | Average Return each year | -52.18% | -0.04% | -0.02% |
| Moderate Scenario | What you might get back after costs | 10,450 € | 14,820 € | 18,890 € |
| | Average Return each year | 4.52% | 4.01% | 3.55% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 42,150 € |
| | Average Return each year | 143.79% | 13.27% | 8.20% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/09/24 (if you surrender after 10 years) and between 30/12/21 - 30/09/24 (if you surrender after 18.263 years).
- The moderate scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) ,between 31/07/14 - 31/07/24 (if you surrender after 10 years) and between 28/09/01 - 31/12/19 (if you surrender after 18.263 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/08/22 (if you surrender after 18.263 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,240 € |
| | Average Return each year | -64.60% | -13.51% | -10.76% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,850 € | 9,850 € |
| | Average Return each year | -52.18% | -0.15% | -0.08% |
| Moderate Scenario | What you might get back after costs | 10,440 € | 14,790 € | 18,780 € |
| | Average Return each year | 4.44% | 3.99% | 3.50% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 40,770 € |
| | Average Return each year | 143.79% | 13.27% | 7.96% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/08/24 (if you surrender after 10 years) and between 30/12/21 - 30/08/24 (if you surrender after 18.3452 years).
- The moderate scenario occurred for an investment between 29/08/14 - 31/08/15 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 30/11/04 - 31/03/23 (if you surrender after 18.3452 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 31/08/23 (if you surrender after18.3452 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.43 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,230 € |
| | Average Return each year | -64.56% | -13.50% | -10.74% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,840 € | 9,840 € |
| | Average Return each year | -52.18% | -0.16% | -0.09% |
| Moderate Scenario | What you might get back after costs | 10,410 € | 14,790 € | 18,810 € |
| | Average Return each year | 4.08% | 3.99% | 3.49% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 40,590 € |
| | Average Return each year | 143.79% | 13.27% | 7.90% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/07/24 (if you surrender after 10 years) and between 30/12/21 - 31/07/24 (if you surrender after 18.4301 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 30/04/14 - 30/04/24 (if you surrender after 10 years) and between 30/11/04 - 28/04/23 (if you surrender after 18.4301 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/10/22 (if you surrender after 18.4301 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,220 € |
| | Average Return each year | -64.60% | -13.51% | -10.72% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,730 € | 9,730 € |
| | Average Return each year | -52.18% | -0.27% | -0.15% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 14,760 € | 18,860 € |
| | Average Return each year | 4.00% | 3.97% | 3.49% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,630 € |
| | Average Return each year | 143.79% | 13.27% | 8.01% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 28/06/24 (if you surrender after 10 years) and between 30/12/21 - 28/06/24 (if you surrender after 18.5151 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 30/04/04 - 31/10/22 (if you surrender after 18.5151 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/11/22 (if you surrender after18.5151 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.6 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,220 € |
| | Average Return each year | -64.32% | -13.49% | -10.69% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,510 € | 9,550 € |
| | Average Return each year | -52.18% | -0.50% | -0.25% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 14,760 € | 18,960 € |
| | Average Return each year | 3.96% | 3.97% | 3.50% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 40,910 € |
| | Average Return each year | 143.79% | 13.27% | 7.87% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/10/00 - 29/10/10 (if you surrender after 10 years) and between 31/12/21 - 31/05/24 (if you surrender after 18.5973 years).
- The moderate scenario occurred for an investment between 27/02/04 - 28/02/05 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 31/08/04 - 31/03/23 (if you surrender after 18.5973 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 30/11/23 (if you surrender after18.5973 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.68 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,580 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.21% | -13.49% | -10.67% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,350 € | 9,440 € |
| | Average Return each year | -52.18% | -0.67% | -0.31% |
| Moderate Scenario | What you might get back after costs | 10,390 € | 14,750 € | 18,990 € |
| | Average Return each year | 3.85% | 3.97% | 3.49% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 42,360 € |
| | Average Return each year | 143.79% | 13.27% | 8.03% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 30/04/24 (if you surrender after 18.6822 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/12/13 - 29/12/23 (if you surrender after 10 years) and between 31/08/04 - 28/04/23 (if you surrender after 18.6822 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/12/23 (if you surrender after 18.6822 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.76 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,560 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.37% | -13.50% | -10.66% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,350 € | 9,630 € |
| | Average Return each year | -52.18% | -0.67% | -0.20% |
| Moderate Scenario | What you might get back after costs | 10,350 € | 14,700 € | 19,130 € |
| | Average Return each year | 3.55% | 3.93% | 3.52% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 42,690 € |
| | Average Return each year | 143.79% | 13.27% | 8.04% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 28/03/24 (if you surrender after 18.7644 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 31/12/03 - 30/09/22 (if you surrender after 18.7644 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 31/01/24 (if you surrender after 18.7644 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,200 € |
| | Average Return each year | -64.31% | -13.49% | -10.64% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,350 € | 9,440 € |
| | Average Return each year | -52.18% | -0.67% | -0.30% |
| Moderate Scenario | What you might get back after costs | 10,350 € | 14,700 € | 18,980 € |
| | Average Return each year | 3.55% | 3.93% | 3.46% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 43,370 € |
| | Average Return each year | 143.79% | 13.27% | 8.09% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 29/02/24 (if you surrender after 18.8493 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 30/11/04 - 29/09/23 (if you surrender after 18.8493 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/02/24 (if you surrender after 18.8493 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.34% | -13.49% | -10.63% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,300 € | 9,300 € |
| | Average Return each year | -52.18% | -0.73% | -0.39% |
| Moderate Scenario | What you might get back after costs | 10,350 € | 14,680 € | 19,060 € |
| | Average Return each year | 3.54% | 3.91% | 3.47% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 40,760 € |
| | Average Return each year | 143.79% | 13.27% | 7.71% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year), between 31/12/21 - 31/01/24 (if you surrender after 10 years) and between 31/12/21 - 31/01/24 (if you surrender after 18.9288 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year), between 30/07/04 - 31/07/14 (if you surrender after 10 years) and between 30/06/04 - 31/05/23 (if you surrender after 18.9288 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year), between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 28/04/23 (if you surrender after 18.9288 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.35% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 9,220 € | 9,220 € |
| | Average Return each year | -52.18% | -0.81% | -0.42% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 14,680 € | 19,010 € |
| | Average Return each year | 3.39% | 3.91% | 3.44% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/12/23 (if you surrender after 10 years) and between 31/12/21 - 29/12/23 (if you surrender after 19.0137 years).
- The moderate scenario occurred for an investment between 30/06/10 - 30/06/11 (if you surrender after 1 year) ,between 28/09/12 - 30/09/22 (if you surrender after 10 years) and between 31/12/03 - 30/12/22 (if you surrender after 19.0137 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19.0137 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.1 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.30% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,910 € | 8,910 € |
| | Average Return each year | -52.18% | -1.15% | -0.61% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 14,630 € | 18,940 € |
| | Average Return each year | 3.39% | 3.88% | 3.42% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/11/23 (if you surrender after 10 years) and between 31/12/21 - 30/11/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/06/10 - 30/06/11 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 30/04/04 - 28/04/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.18 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,550 € | 8,550 € |
| | Average Return each year | -52.18% | -1.55% | -0.82% |
| Moderate Scenario | What you might get back after costs | 10,350 € | 14,630 € | 18,930 € |
| | Average Return each year | 3.54% | 3.88% | 3.42% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/10/23 (if you surrender after 10 years) and between 31/12/21 - 31/10/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/09/22 - 29/09/23 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 28/03/02 - 31/03/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.27 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.30% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,700 € | 8,700 € |
| | Average Return each year | -52.18% | -1.38% | -0.73% |
| Moderate Scenario | What you might get back after costs | 10,350 € | 14,630 € | 18,930 € |
| | Average Return each year | 3.55% | 3.88% | 3.42% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/09/23 (if you surrender after 10 years) and between 31/12/21 - 29/09/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 28/03/02 - 31/03/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,880 € | 8,880 € |
| | Average Return each year | -52.18% | -1.18% | -0.62% |
| Moderate Scenario | What you might get back after costs | 10,380 € | 14,630 € | 18,790 € |
| | Average Return each year | 3.77% | 3.88% | 3.38% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/08/23 (if you surrender after 10 years) and between 31/12/21 - 31/08/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/04/13 - 30/04/14 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 31/03/04 - 31/03/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.43 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.32% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,950 € | 8,950 € |
| | Average Return each year | -52.18% | -1.11% | -0.58% |
| Moderate Scenario | What you might get back after costs | 10,390 € | 14,540 € | 18,740 € |
| | Average Return each year | 3.85% | 3.81% | 3.36% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/07/23 (if you surrender after 10 years) and between 31/12/21 - 31/07/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/07/06 - 29/07/16 (if you surrender after 10 years) and between 27/02/04 - 28/02/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.33% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,850 € | 8,850 € |
| | Average Return each year | -52.18% | -1.21% | -0.64% |
| Moderate Scenario | What you might get back after costs | 10,390 € | 14,530 € | 18,720 € |
| | Average Return each year | 3.91% | 3.80% | 3.36% |
| Favourable Scenario | What you might get back after costs | 24,380 € | 34,770 € | 41,100 € |
| | Average Return each year | 143.79% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/06/23 (if you surrender after 10 years) and between 31/12/21 - 30/06/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 28/09/01 - 30/09/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.6 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.26% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,700 € | 8,700 € |
| | Average Return each year | -52.18% | -1.39% | -0.73% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 14,530 € | 18,720 € |
| | Average Return each year | 3.96% | 3.80% | 3.36% |
| Favourable Scenario | What you might get back after costs | 25,290 € | 34,770 € | 41,100 € |
| | Average Return each year | 152.90% | 13.27% | 7.72% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/05/23 (if you surrender after 10 years) and between 31/12/21 - 31/05/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 27/02/04 - 28/02/05 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 28/09/01 - 30/09/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.68 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.26% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,620 € | 8,620 € |
| | Average Return each year | -52.18% | -1.47% | -0.78% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 14,530 € | 18,630 € |
| | Average Return each year | 3.96% | 3.80% | 3.33% |
| Favourable Scenario | What you might get back after costs | 25,290 € | 34,770 € | 37,630 € |
| | Average Return each year | 152.90% | 13.27% | 7.22% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/04/23 (if you surrender after 10 years) and between 31/12/21 - 28/04/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 27/02/04 - 28/02/05 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 28/02/02 - 26/02/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.77 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.30% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,610 € | 8,610 € |
| | Average Return each year | -52.18% | -1.49% | -0.78% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 14,530 € | 18,460 € |
| | Average Return each year | 4.00% | 3.80% | 3.28% |
| Favourable Scenario | What you might get back after costs | 25,290 € | 34,770 € | 37,630 € |
| | Average Return each year | 152.90% | 13.27% | 7.22% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/03/23 (if you surrender after 10 years) and between 31/12/21 - 31/03/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 31/01/02 - 29/01/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.34% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 4,780 € | 8,520 € | 8,520 € |
| | Average Return each year | -52.18% | -1.59% | -0.84% |
| Moderate Scenario | What you might get back after costs | 10,410 € | 14,530 € | 18,390 € |
| | Average Return each year | 4.08% | 3.80% | 3.26% |
| Favourable Scenario | What you might get back after costs | 25,290 € | 34,770 € | 37,630 € |
| | Average Return each year | 152.90% | 13.27% | 7.22% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/02/23 (if you surrender after 10 years) and between 31/12/21 - 28/02/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 31/12/01 - 31/12/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,610 € | 2,350 € | 1,190 € |
| | Average Return each year | -63.94% | -13.48% | -10.60% |
| Unfavourable Scenario | What you might get back after costs | 7,920 € | 8,780 € | 8,780 € |
| | Average Return each year | -20.81% | -1.30% | -0.69% |
| Moderate Scenario | What you might get back after costs | 10,460 € | 14,630 € | 18,730 € |
| | Average Return each year | 4.59% | 3.88% | 3.36% |
| Favourable Scenario | What you might get back after costs | 12,660 € | 20,740 € | 25,710 € |
| | Average Return each year | 26.58% | 7.57% | 5.10% |

- The unfavourable scenario occurred for an investment between 31/12/07 - 31/12/08 (if you surrender after 1 year) ,between 31/12/21 - 31/01/23 (if you surrender after 10 years) and between 31/12/21 - 31/01/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 30/06/04 - 30/06/14 (if you surrender after 10 years) and between 29/01/99 - 31/01/18 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year) ,between 30/11/11 - 30/11/21 (if you surrender after 10 years) and between 31/01/03 - 31/01/22 (if you surrender after 19 years).

Product
(LF) FUND OF FUNDS - LIFE CYCLE 2042, a Sub-Fund of (LF FOF) (the "Fund") – Class Z ACC
PRIIP manufacturer: Eurobank Fund Management Company (Luxembourg) S.A., part of the Eurobank Group

ISIN: LU1827030443

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: 19.93 years
Investment: 10.000 EUR

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

| Performance Scenario | | If you surrender after 1 year | If you surrender after 9 years | If you surrender after 17.93 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|--------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,550 € | 4,670 € | 3,260 € |
| | Average Return each year | -64.51% | -8.11% | -6.07% |
| Unfavourable Scenario | What you might get back after costs | 7,780 € | 10,140 € | 10,140 € |
| | Average Return each year | -22.23% | 0.15% | 0.08% |
| Moderate Scenario | What you might get back after costs | 10,420 € | 13,090 € | 17,010 € |
| | Average Return each year | 4.23% | 3.03% | 3.01% |
| Favourable Scenario | What you might get back after costs | 12,760 € | 18,610 € | 20,720 € |
| | Average Return each year | 27.62% | 7.15% | 4.15% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year), between 30/12/21 - 31/01/25 (if you surrender after 9 years) and between 30/12/21 - 31/01/25 (if you surrender after 17.926 years).
- The moderate scenario occurred for an investment between 29/04/11 - 30/04/12 (if you surrender after 1 year), between 31/01/14 - 31/01/23 (if you surrender after 9 years) and between 28/06/02 - 29/05/20 (if you surrender after 17.926 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year), between 27/02/09 - 28/02/18 (if you surrender after 9 years) and between 31/03/03 - 26/02/21 (if you surrender after 17.926 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 4,380 € | 3,160 € |
| | Average Return each year | -64.55% | -7.93% | -6.20% |
| Unfavourable Scenario | What you might get back after costs | 7,780 € | 10,030 € | 10,030 € |
| | Average Return each year | -22.23% | 0.03% | 0.02% |
| Moderate Scenario | What you might get back after costs | 10,420 € | 13,920 € | 16,990 € |
| | Average Return each year | 4.16% | 3.36% | 2.99% |
| Favourable Scenario | What you might get back after costs | 12,760 € | 18,890 € | 21,340 € |
| | Average Return each year | 27.62% | 6.56% | 4.30% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year) ,between 30/12/21 - 31/12/24 (if you surrender after 10 years) and between 30/12/21 - 31/12/24 (if you surrender after 18.011 years).
- The moderate scenario occurred for an investment between 29/06/18 - 28/06/19 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 29/10/04 - 31/10/22 (if you surrender after 18.011 years).
- The favourable scenario occurred for an investment between 31/03/09 - 31/03/10 (if you surrender after 1 year) ,between 31/03/09 - 29/03/19 (if you surrender after 10 years) and between 31/03/03 - 31/03/21 (if you surrender after 18.011 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.1 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,260 € |
| | Average Return each year | -64.59% | -13.51% | -10.81% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,930 € | 10,140 € |
| | Average Return each year | -48.78% | -0.07% | 0.08% |
| Moderate Scenario | What you might get back after costs | 10,400 € | 13,920 € | 17,040 € |
| | Average Return each year | 4.05% | 3.36% | 2.99% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,310 € |
| | Average Return each year | 125.49% | 11.85% | 6.88% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/11/01 - 30/11/11 (if you surrender after 10 years) and between 30/12/21 - 29/11/24 (if you surrender after 18.0959 years).
- The moderate scenario occurred for an investment between 31/08/06 - 31/08/07 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 31/07/06 - 30/08/24 (if you surrender after 18.0959 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/06/22 (if you surrender after18.0959 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.18 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,250 € |
| | Average Return each year | -64.57% | -13.51% | -10.79% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,730 € | 9,730 € |
| | Average Return each year | -48.78% | -0.28% | -0.15% |
| Moderate Scenario | What you might get back after costs | 10,390 € | 13,920 € | 17,090 € |
| | Average Return each year | 3.91% | 3.36% | 2.99% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 35,460 € |
| | Average Return each year | 125.49% | 11.85% | 7.21% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/10/24 (if you surrender after 10 years) and between 30/12/21 - 31/10/24 (if you surrender after 18.1781 years).
- The moderate scenario occurred for an investment between 28/03/13 - 31/03/14 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 28/09/01 - 29/11/19 (if you surrender after 18.1781 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 29/07/22 (if you surrender after 18.1781 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.26 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,250 € |
| | Average Return each year | -64.57% | -13.51% | -10.78% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,750 € | 9,750 € |
| | Average Return each year | -48.78% | -0.25% | -0.14% |
| Moderate Scenario | What you might get back after costs | 10,390 € | 13,920 € | 17,000 € |
| | Average Return each year | 3.89% | 3.36% | 2.95% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 34,230 € |
| | Average Return each year | 125.49% | 11.85% | 6.97% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/09/24 (if you surrender after 10 years) and between 30/12/21 - 30/09/24 (if you surrender after 18.263 years).
- The moderate scenario occurred for an investment between 31/08/17 - 31/08/18 (if you surrender after 1 year) ,between 31/03/10 - 31/03/20 (if you surrender after 10 years) and between 31/03/04 - 30/06/22 (if you surrender after 18.263 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/08/22 (if you surrender after 18.263 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,240 € |
| | Average Return each year | -64.61% | -13.51% | -10.76% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,650 € | 9,650 € |
| | Average Return each year | -48.78% | -0.35% | -0.19% |
| Moderate Scenario | What you might get back after costs | 10,370 € | 13,900 € | 16,840 € |
| | Average Return each year | 3.73% | 3.35% | 2.88% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,920 € |
| | Average Return each year | 125.49% | 11.85% | 6.88% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 30/08/24 (if you surrender after 10 years) and between 30/12/21 - 30/08/24 (if you surrender after 18.3452 years).
- The moderate scenario occurred for an investment between 26/02/21 - 28/02/22 (if you surrender after 1 year) ,between 31/01/13 - 31/01/23 (if you surrender after 10 years) and between 30/11/04 - 31/03/23 (if you surrender after 18.3452 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 31/08/23 (if you surrender after18.3452 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.43 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,230 € |
| | Average Return each year | -64.57% | -13.51% | -10.74% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,640 € | 9,640 € |
| | Average Return each year | -48.78% | -0.36% | -0.20% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 13,880 € | 16,850 € |
| | Average Return each year | 3.39% | 3.33% | 2.87% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,220 € |
| | Average Return each year | 125.49% | 11.85% | 6.73% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 31/07/24 (if you surrender after 10 years) and between 30/12/21 - 31/07/24 (if you surrender after 18.4301 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 30/11/04 - 28/04/23 (if you surrender after 18.4301 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/09/23 (if you surrender after18.4301 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,540 € | 2,340 € | 1,220 € |
| | Average Return each year | -64.61% | -13.51% | -10.72% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,550 € | 9,550 € |
| | Average Return each year | -48.78% | -0.46% | -0.25% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 13,880 € | 16,910 € |
| | Average Return each year | 3.39% | 3.33% | 2.88% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,740 € |
| | Average Return each year | 125.49% | 11.85% | 6.79% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/12/21 - 28/06/24 (if you surrender after 10 years) and between 30/12/21 - 28/06/24 (if you surrender after 18.5151 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 30/04/04 - 31/10/22 (if you surrender after 18.5151 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 30/11/22 (if you surrender after18.5151 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.6 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,220 € |
| | Average Return each year | -64.33% | -13.50% | -10.70% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 9,070 € | 9,380 € |
| | Average Return each year | -48.78% | -0.97% | -0.35% |
| Moderate Scenario | What you might get back after costs | 10,330 € | 13,880 € | 16,970 € |
| | Average Return each year | 3.35% | 3.33% | 2.88% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,960 € |
| | Average Return each year | 125.49% | 11.85% | 6.80% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/10/00 - 29/10/10 (if you surrender after 10 years) and between 31/12/21 - 31/05/24 (if you surrender after 18.5973 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/12/07 - 29/12/17 (if you surrender after 10 years) and between 31/08/05 - 28/03/24 (if you surrender after 18.5973 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 30/11/23 (if you surrender after 18.5973 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.68 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,580 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.22% | -13.49% | -10.67% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,910 € | 9,270 € |
| | Average Return each year | -48.78% | -1.14% | -0.41% |
| Moderate Scenario | What you might get back after costs | 10,320 € | 13,870 € | 17,000 € |
| | Average Return each year | 3.24% | 3.33% | 2.88% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 35,150 € |
| | Average Return each year | 125.49% | 11.85% | 6.96% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 30/04/24 (if you surrender after 18.6822 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 30/08/13 - 31/08/23 (if you surrender after 10 years) and between 29/07/05 - 28/03/24 (if you surrender after 18.6822 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/12/23 (if you surrender after 18.6822 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.76 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,560 € | 2,350 € | 1,210 € |
| | Average Return each year | -64.38% | -13.50% | -10.66% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,910 € | 9,470 € |
| | Average Return each year | -48.78% | -1.14% | -0.29% |
| Moderate Scenario | What you might get back after costs | 10,300 € | 13,820 € | 17,120 € |
| | Average Return each year | 3.05% | 3.29% | 2.91% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 35,400 € |
| | Average Return each year | 125.49% | 11.85% | 6.97% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 28/03/24 (if you surrender after 18.7644 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 31/08/04 - 31/05/23 (if you surrender after 18.7644 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 31/01/24 (if you surrender after 18.7644 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,200 € |
| | Average Return each year | -64.32% | -13.50% | -10.64% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,910 € | 9,290 € |
| | Average Return each year | -48.78% | -1.14% | -0.39% |
| Moderate Scenario | What you might get back after costs | 10,300 € | 13,820 € | 17,060 € |
| | Average Return each year | 3.05% | 3.29% | 2.87% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 35,930 € |
| | Average Return each year | 125.49% | 11.85% | 7.02% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 29/02/24 (if you surrender after 18.8493 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 30/11/07 - 30/11/17 (if you surrender after 10 years) and between 30/04/02 - 26/02/21 (if you surrender after 18.8493 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 29/04/05 - 29/02/24 (if you surrender after 18.8493 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 18.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,560 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.36% | -13.50% | -10.63% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,910 € | 9,150 € |
| | Average Return each year | -48.78% | -1.14% | -0.47% |
| Moderate Scenario | What you might get back after costs | 10,290 € | 13,810 € | 17,040 € |
| | Average Return each year | 2.88% | 3.28% | 2.85% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 32,930 € |
| | Average Return each year | 125.49% | 11.85% | 6.50% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 31/01/24 (if you surrender after 18.9288 years).
- The moderate scenario occurred for an investment between 31/08/05 - 31/08/06 (if you surrender after 1 year) ,between 31/01/03 - 31/01/13 (if you surrender after 10 years) and between 27/02/04 - 31/01/23 (if you surrender after 18.9288 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 28/04/23 (if you surrender after 18.9288 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.01 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,560 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.36% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,910 € | 9,080 € |
| | Average Return each year | -48.78% | -1.14% | -0.50% |
| Moderate Scenario | What you might get back after costs | 10,280 € | 13,800 € | 17,020 € |
| | Average Return each year | 2.85% | 3.27% | 2.84% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.51% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/08/00 - 31/08/10 (if you surrender after 10 years) and between 31/12/21 - 29/12/23 (if you surrender after 19.0137 years).
- The moderate scenario occurred for an investment between 30/06/05 - 30/06/06 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 28/03/02 - 31/03/21 (if you surrender after 19.0137 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19.0137 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.1 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.32% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,780 € | 8,780 € |
| | Average Return each year | -48.78% | -1.30% | -0.68% |
| Moderate Scenario | What you might get back after costs | 10,280 € | 13,800 € | 17,000 € |
| | Average Return each year | 2.85% | 3.27% | 2.83% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 30/11/23 (if you surrender after 10 years) and between 31/12/21 - 30/11/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/06/05 - 30/06/06 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 31/12/03 - 30/12/22 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.18 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.32% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,440 € | 8,440 € |
| | Average Return each year | -48.78% | -1.69% | -0.89% |
| Moderate Scenario | What you might get back after costs | 10,290 € | 13,800 € | 16,920 € |
| | Average Return each year | 2.88% | 3.27% | 2.81% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/10/23 (if you surrender after 10 years) and between 31/12/21 - 31/10/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/08/05 - 31/08/06 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 30/04/04 - 28/04/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.27 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,580 € | 8,580 € |
| | Average Return each year | -48.78% | -1.51% | -0.80% |
| Moderate Scenario | What you might get back after costs | 10,300 € | 13,800 € | 16,920 € |
| | Average Return each year | 3.05% | 3.27% | 2.81% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 29/09/23 (if you surrender after 10 years) and between 31/12/21 - 29/09/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 28/04/06 - 30/04/07 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 30/04/04 - 28/04/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.35 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.32% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,770 € | 8,770 € |
| | Average Return each year | -48.78% | -1.31% | -0.69% |
| Moderate Scenario | What you might get back after costs | 10,320 € | 13,800 € | 16,860 € |
| | Average Return each year | 3.17% | 3.27% | 2.79% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/08/23 (if you surrender after 10 years) and between 31/12/21 - 31/08/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/04/13 - 30/04/14 (if you surrender after 1 year) ,between 31/07/13 - 31/07/23 (if you surrender after 10 years) and between 28/09/01 - 30/09/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.43 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.33% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,840 € | 8,840 € |
| | Average Return each year | -48.78% | -1.22% | -0.65% |
| Moderate Scenario | What you might get back after costs | 10,320 € | 13,760 € | 16,790 € |
| | Average Return each year | 3.24% | 3.24% | 2.77% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/07/23 (if you surrender after 10 years) and between 31/12/21 - 31/07/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/01/17 - 31/01/18 (if you surrender after 1 year) ,between 31/07/06 - 29/07/16 (if you surrender after 10 years) and between 31/03/04 - 31/03/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.52 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.34% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,620 € | 8,750 € |
| | Average Return each year | -48.78% | -1.47% | -0.70% |
| Moderate Scenario | What you might get back after costs | 10,330 € | 13,750 € | 16,750 € |
| | Average Return each year | 3.32% | 3.24% | 2.75% |
| Favourable Scenario | What you might get back after costs | 22,550 € | 30,640 € | 33,190 € |
| | Average Return each year | 125.49% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 30/06/99 - 30/06/09 (if you surrender after 10 years) and between 31/12/21 - 30/06/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/07/17 - 31/07/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 27/02/04 - 28/02/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 29/04/05 - 28/04/06 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.6 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|--|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.27% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,600 € | 8,600 € |
| | Average Return each year | -48.78% | -1.49% | -0.79% |
| Moderate Scenario | What you might get back after costs | 10,330 € | 13,750 € | 16,750 € |
| | Average Return each year | 3.35% | 3.24% | 2.75% |
| Favourable Scenario | What you might get back after costs | 23,490 € | 30,640 € | 33,190 € |
| | Average Return each year | 134.88% | 11.85% | 6.52% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 31/05/23 (if you surrender after 10 years) and between 31/12/21 - 31/05/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 27/02/04 - 28/02/23 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/04 - 31/05/23 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.68 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.27% | -13.49% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,540 € | 8,540 € |
| | Average Return each year | -48.78% | -1.57% | -0.83% |
| Moderate Scenario | What you might get back after costs | 10,330 € | 13,750 € | 16,750 € |
| | Average Return each year | 3.35% | 3.24% | 2.75% |
| Favourable Scenario | What you might get back after costs | 23,490 € | 30,640 € | 31,800 € |
| | Average Return each year | 134.88% | 11.85% | 6.28% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/12/21 - 28/04/23 (if you surrender after 10 years) and between 31/12/21 - 28/04/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/06 - 28/09/07 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 28/02/02 - 26/02/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.77 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.31% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,300 € | 8,530 € |
| | Average Return each year | -48.78% | -1.84% | -0.83% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 13,750 € | 16,600 € |
| | Average Return each year | 3.39% | 3.24% | 2.70% |
| Favourable Scenario | What you might get back after costs | 23,490 € | 30,640 € | 31,800 € |
| | Average Return each year | 134.88% | 11.85% | 6.28% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/03/99 - 31/03/09 (if you surrender after 10 years) and between 31/12/21 - 31/03/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 29/09/17 - 28/09/18 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 31/01/02 - 29/01/21 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.85 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,570 € | 2,350 € | 1,190 € |
| | Average Return each year | -64.35% | -13.50% | -10.61% |
| Unfavourable Scenario | What you might get back after costs | 5,120 € | 8,300 € | 8,450 € |
| | Average Return each year | -48.78% | -1.84% | -0.88% |
| Moderate Scenario | What you might get back after costs | 10,340 € | 13,750 € | 16,550 € |
| | Average Return each year | 3.39% | 3.24% | 2.69% |
| Favourable Scenario | What you might get back after costs | 23,490 € | 30,640 € | 31,800 € |
| | Average Return each year | 134.88% | 11.85% | 6.28% |

- The unfavourable scenario occurred for an investment between 30/04/04 - 29/04/05 (if you surrender after 1 year) ,between 31/03/99 - 31/03/09 (if you surrender after 10 years) and between 31/12/21 - 28/02/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 31/12/19 - 31/12/20 (if you surrender after 1 year) ,between 31/10/05 - 30/10/15 (if you surrender after 10 years) and between 31/12/01 - 31/12/20 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/05/99 - 31/05/00 (if you surrender after 1 year) ,between 29/04/05 - 30/04/15 (if you surrender after 10 years) and between 31/05/99 - 31/05/18 (if you surrender after 19 years).

| Performance Scenario | | If you surrender after 1 year | If you surrender after 10 years | If you surrender after 19.93 years (Recommended Holding Period) |
|-----------------------|--|----------------------------------|------------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | | |
| Stress Scenario | What you might get back after costs | 3,610 € | 2,350 € | 1,190 € |
| | Average Return each year | -63.90% | -13.47% | -10.59% |
| Unfavourable Scenario | What you might get back after costs | 7,850 € | 8,780 € | 8,780 € |
| | Average Return each year | -21.54% | -1.30% | -0.69% |
| Moderate Scenario | What you might get back after costs | 10,410 € | 13,990 € | 17,520 € |
| | Average Return each year | 4.10% | 3.42% | 3.00% |
| Favourable Scenario | What you might get back after costs | 12,720 € | 20,000 € | 23,760 € |
| | Average Return each year | 27.16% | 7.18% | 4.66% |

- The unfavourable scenario occurred for an investment between 29/02/08 - 27/02/09 (if you surrender after 1 year), between 31/12/21 - 31/01/23 (if you surrender after 10 years) and between 31/12/21 - 31/01/23 (if you surrender after 19 years).
- The moderate scenario occurred for an investment between 30/11/16 - 30/11/17 (if you surrender after 1 year), between 27/02/04 - 28/02/14 (if you surrender after 10 years) and between 30/09/99 - 28/09/18 (if you surrender after 19 years).
- The favourable scenario occurred for an investment between 31/08/99 - 31/08/00 (if you surrender after 1 year), between 30/11/11 - 30/11/21 (if you surrender after 10 years) and between 31/01/03 - 31/01/22 (if you surrender after 19 years).