

## Reference date for performance scenario calculation

31/12/2022

### Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average and best performance of the product over the last 10 years. Markets could develop very differently in the future.

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

Recommended Holding Period : 5 years		If you exit after 1 Year	If you exit after 5 Years (recommended holding period)
Example Investment : EUR 10,000			
Scenarios			
Minimum : There is no minimum guaranteed return. You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	4,480 EUR	3,700 EUR
	Average return each year	-55.2%	-18.0%
<b>Unfavourable</b>	What you might get back after costs	7,670 EUR	7,890 EUR
	Average return each year	-23.3%	-4.6%
<b>Moderate</b>	What you might get back after costs	10,610 EUR	13,060 EUR
	Average return each year	6.1%	5.5%
<b>Favourable</b>	What you might get back after costs	14,240 EUR	15,750 EUR
	Average return each year	42.4%	9.5%

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Unfavourable scenario: this type of scenario occurred for an investment between 31/08/2021 and 31/12/2022.

Moderate scenario: this type of scenario occurred for an investment between 31/07/2014 and 31/07/2019.

Favourable scenario: this type of scenario occurred for an investment between 31/12/2012 and 31/12/2017.