

Reference date for performance scenario calculation

31/08/2023

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 : GBP 10,000 | | | |
| Scenarios | | | |
| Minimum : There is no minimum guaranteed return. You could lose some or all of your investment | | | |
| Stress | What you might get back after costs | 4,430 GBP | 3,640 GBP |
| | Average return each year | -55.7% | -18.3% |
| Unfavourable | What you might get back after costs | 7,700 GBP | 9,290 GBP |
| | Average return each year | -23.0% | -1.5% |
| Moderate | What you might get back after costs | 10,560 GBP | 12,580 GBP |
| | Average return each year | 5.6% | 4.7% |
| Favourable | What you might get back after costs | 14,250 GBP | 14,160 GBP |
| | Average return each year | 42.5% | 7.2% |

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

Unfavourable scenario: this type of scenario occurred for an investment between 30/09/2017 and 30/09/2022.

Moderate scenario: this type of scenario occurred for an investment between 31/12/2013 and 31/12/2018.

Favourable scenario: this type of scenario occurred for an investment between 31/08/2013 and 31/08/2018.