

## Reference date for performance scenario calculation

30/09/2023

### 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			
<b>Scenarios</b>			
<b>Minimum : There is no minimum guaranteed return. You could lose some or all of your investment</b>			
<b>Stress</b>	What you might get back after costs	4,440 GBP	3,640 GBP
	Average return each year	-55.6%	-18.3%
<b>Unfavourable</b>	What you might get back after costs	7,700 GBP	9,250 GBP
	Average return each year	-23.0%	-1.5%
<b>Moderate</b>	What you might get back after costs	10,560 GBP	12,550 GBP
	Average return each year	5.6%	4.7%
<b>Favourable</b>	What you might get back after costs	14,250 GBP	14,150 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 31/08/2021 and 30/09/2023.

Moderate scenario: this type of scenario occurred for an investment between 31/01/2016 and 31/01/2021.

Favourable scenario: this type of scenario occurred for an investment between 30/04/2014 and 30/04/2019.