

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,340 USD	1,370 USD
Stress	Average return each year	-86.55%	-32.83%
Unfavourable	What you might get back after costs	6,920 USD	7,600 USD
	Average return each year	-30.75%	-5.34% (1)
Moderate	What you might get back after costs	10,130 USD	13,390 USD
	Average return each year	1.31%	6.01% (2)
Favourable	What you might get back after costs	16,060 USD	17,440 USD
	Average return each year	60.57%	11.77% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between November 2014 and November 2019

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,400 USD	1,430 USD
Stress	Average return each year	-85.99%	-32.27%
Unfavourable	What you might get back after costs	7,210 USD	7,910 USD
	Average return each year	-27.87%	-4.58% (1)
Moderate	What you might get back after costs	10,560 USD	13,950 USD
	Average return each year	5.58%	6.89% (2)
Favourable	What you might get back after costs	16,720 USD	18,170 USD
	Average return each year	67.22%	12.68% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between November 2014 and November 2019

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,420 USD	1,440 USD
Stress	Average return each year	-85.84%	-32.13%
Unfavourable	What you might get back after costs	7,360 USD	8,100 USD
	Average return each year	-26.40%	-4.12% (1)
Moderate	What you might get back after costs	10,680 USD	14,090 USD
	Average return each year	6.81%	7.10% (2)
Favourable	What you might get back after costs	17,050 USD	18,500 USD
	Average return each year	70.50%	13.09% (3)

(1): This type of scenario occurred for an investment between October 2021 and November 2022

(2): This type of scenario occurred for an investment between November 2014 and November 2019

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: GBP 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,710 GBP	1,560 GBP
Stress	Average return each year	-82.95%	-31.00%
Unfavourable	What you might get back after costs	8,090 GBP	9,770 GBP
	Average return each year	-19.15%	-0.47% (1)
Moderate	What you might get back after costs	10,880 GBP	16,980 GBP
	Average return each year	8.85%	11.17% (2)
Favourable	What you might get back after costs	16,360 GBP	21,530 GBP
	Average return each year	63.58%	16.58% (3)

(1): This type of scenario occurred for an investment between October 2021 and November 2022

(2): This type of scenario occurred for an investment between October 2014 and October 2019

(3): This type of scenario occurred for an investment between November 2012 and November 2017

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,420 USD	1,440 USD
Stress	Average return each year	-85.85%	-32.13%
Unfavourable	What you might get back after costs	7,350 USD	8,090 USD
	Average return each year	-26.45%	-4.15% (1)
Moderate	What you might get back after costs	10,680 USD	14,090 USD
	Average return each year	6.81%	7.10% (2)
Favourable	What you might get back after costs	17,040 USD	18,490 USD
	Average return each year	70.39%	13.08% (3)

(1): This type of scenario occurred for an investment between October 2021 and November 2022

(2): This type of scenario occurred for an investment between November 2014 and November 2019

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,410 USD	5,780 USD
Stress	Average return each year	-45.90%	-10.39%
Unfavourable	What you might get back after costs	8,380 USD	8,630 USD
	Average return each year	-16.16%	-2.90% (1)
Moderate	What you might get back after costs	9,940 USD	10,800 USD
	Average return each year	-0.59%	1.55% (2)
Favourable	What you might get back after costs	11,320 USD	11,540 USD
	Average return each year	13.18%	2.90% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between February 2017 and February 2022

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,450 USD	5,820 USD
Stress	Average return each year	-45.51%	-10.25%
Unfavourable	What you might get back after costs	8,400 USD	8,640 USD
	Average return each year	-16.05%	-2.88% (1)
Moderate	What you might get back after costs	9,940 USD	10,800 USD
	Average return each year	-0.59%	1.55% (2)
Favourable	What you might get back after costs	11,310 USD	11,540 USD
	Average return each year	13.11%	2.90% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between February 2017 and February 2022

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,510 USD	5,890 USD
Stress	Average return each year	-44.90%	-10.04%
Unfavourable	What you might get back after costs	8,480 USD	8,720 USD
	Average return each year	-15.17%	-2.70% (1)
Moderate	What you might get back after costs	10,090 USD	10,920 USD
	Average return each year	0.94%	1.78% (2)
Favourable	What you might get back after costs	11,450 USD	11,580 USD
	Average return each year	14.55%	2.97% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between August 2013 and August 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,490 USD	5,910 USD
Stress	Average return each year	-45.14%	-9.99%
Unfavourable	What you might get back after costs	8,480 USD	8,720 USD
	Average return each year	-15.20%	-2.71% (1)
Moderate	What you might get back after costs	10,090 USD	10,920 USD
	Average return each year	0.94%	1.78% (2)
Favourable	What you might get back after costs	11,440 USD	11,580 USD
	Average return each year	14.40%	2.98% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between August 2013 and August 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,540 USD	5,920 USD
Stress	Average return each year	-44.56%	-9.94%
Unfavourable	What you might get back after costs	8,680 USD	8,940 USD
	Average return each year	-13.22%	-2.22% (1)
Moderate	What you might get back after costs	10,220 USD	11,280 USD
	Average return each year	2.17%	2.44% (2)
Favourable	What you might get back after costs	11,700 USD	12,140 USD
	Average return each year	17.01%	3.95% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between June 2014 and June 2019

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,540 USD	5,960 USD
Stress	Average return each year	-44.62%	-9.84%
Unfavourable	What you might get back after costs	8,680 USD	8,950 USD
	Average return each year	-13.25%	-2.20% (1)
Moderate	What you might get back after costs	10,220 USD	11,280 USD
	Average return each year	2.17%	2.44% (2)
Favourable	What you might get back after costs	11,710 USD	12,140 USD
	Average return each year	17.10%	3.96% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between June 2014 and June 2019

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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**Investment: USD 10,000****Scenarios****Minimum: There is no minimum guaranteed return if you exit before 5 years****If you exit after 1 year****If you exit after 5 years**

	What you might get back after costs	5,550 USD	5,950 USD
Stress	Average return each year	-44.54%	-9.86%
Unfavourable	What you might get back after costs	8,670 USD	8,940 USD
	Average return each year	-13.28%	-2.23% (1)
Moderate	What you might get back after costs	10,220 USD	11,270 USD
	Average return each year	2.17%	2.42% (2)
Favourable	What you might get back after costs	11,700 USD	12,110 USD
	Average return each year	16.96%	3.90% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between June 2015 and June 2020

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,520 USD	5,940 USD
Stress	Average return each year	-44.80%	-9.90%
Unfavourable	What you might get back after costs	8,680 USD	8,940 USD
	Average return each year	-13.23%	-2.21% (1)
Moderate	What you might get back after costs	10,220 USD	11,260 USD
	Average return each year	2.17%	2.41% (2)
Favourable	What you might get back after costs	11,700 USD	12,110 USD
	Average return each year	16.99%	3.90% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between June 2014 and June 2019

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	6,610 USD	7,160 USD
Stress	Average return each year	-33.89%	-6.47%
Unfavourable	What you might get back after costs	8,870 USD	9,000 USD
	Average return each year	-11.29%	-2.09% (1)
Moderate	What you might get back after costs	9,920 USD	10,530 USD
	Average return each year	-0.79%	1.03% (2)
Favourable	What you might get back after costs	10,650 USD	11,280 USD
	Average return each year	6.55%	2.44% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	7,460 EUR	6,780 EUR
Stress	Average return each year	-25.44%	-7.48%
Unfavourable	What you might get back after costs	8,500 EUR	9,940 EUR
	Average return each year	-14.97%	-0.12% (1)
Moderate	What you might get back after costs	10,110 EUR	11,260 EUR
	Average return each year	1.13%	2.40% (2)
Favourable	What you might get back after costs	13,040 EUR	13,450 EUR
	Average return each year	30.42%	6.11% (3)

(1): This type of scenario occurred for an investment between November 2021 and November 2022

(2): This type of scenario occurred for an investment between January 2015 and January 2020

(3): This type of scenario occurred for an investment between April 2014 and April 2019

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	6,590 USD	7,150 USD
Stress	Average return each year	-34.07%	-6.49%
Unfavourable	What you might get back after costs	8,870 USD	9,000 USD
	Average return each year	-11.29%	-2.08% (1)
Moderate	What you might get back after costs	9,920 USD	10,530 USD
	Average return each year	-0.77%	1.04% (2)
Favourable	What you might get back after costs	10,660 USD	11,270 USD
	Average return each year	6.61%	2.42% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	6,690 USD	7,260 USD
Stress	Average return each year	-33.06%	-6.20%
Unfavourable	What you might get back after costs	8,940 USD	9,060 USD
	Average return each year	-10.60%	-1.96% (1)
Moderate	What you might get back after costs	10,020 USD	10,390 USD
	Average return each year	0.16%	0.78% (2)
Favourable	What you might get back after costs	10,750 USD	11,060 USD
	Average return each year	7.46%	2.04% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(1): This type of scenario occurred for an investment between July 2021 and November 2022

(2): This type of scenario occurred for an investment between December 2012 and December 2017

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	6,700 USD	7,270 USD
Stress	Average return each year	-33.00%	-6.19%
Unfavourable	What you might get back after costs	8,950 USD	9,050 USD
	Average return each year	-10.55%	-1.97% (1)
Moderate	What you might get back after costs	10,010 USD	10,390 USD
	Average return each year	0.15%	0.77% (2)
Favourable	What you might get back after costs	10,740 USD	11,050 USD
	Average return each year	7.40%	2.02% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between December 2012 and December 2017

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	6,760 USD	7,320 USD
Stress	Average return each year	-32.42%	-6.05%
Unfavourable	What you might get back after costs	9,150 USD	9,290 USD
	Average return each year	-8.50%	-1.46% (1)
Moderate	What you might get back after costs	10,240 USD	11,080 USD
	Average return each year	2.40%	2.07% (2)
Favourable	What you might get back after costs	10,990 USD	11,900 USD
	Average return each year	9.90%	3.55% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between August 2013 and August 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	6,760 USD	7,320 USD
Stress	Average return each year	-32.42%	-6.05%
Unfavourable	What you might get back after costs	9,150 USD	9,290 USD
	Average return each year	-8.47%	-1.46% (1)
Moderate	What you might get back after costs	10,240 USD	11,080 USD
	Average return each year	2.36%	2.08% (2)
Favourable	What you might get back after costs	10,990 USD	11,890 USD
	Average return each year	9.94%	3.53% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between August 2013 and August 2018

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	6,730 USD	7,310 USD
Stress	Average return each year	-32.70%	-6.07%
Unfavourable	What you might get back after costs	9,140 USD	9,280 USD
	Average return each year	-8.57%	-1.49% (1)
Moderate	What you might get back after costs	10,220 USD	11,020 USD
	Average return each year	2.23%	1.97% (2)
Favourable	What you might get back after costs	10,980 USD	11,820 USD
	Average return each year	9.78%	3.41% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between August 2013 and August 2018

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	7,630 EUR	6,940 EUR
Stress	Average return each year	-23.75%	-7.04%
Unfavourable	What you might get back after costs	8,720 EUR	10,240 EUR
	Average return each year	-12.79%	0.47% (1)
Moderate	What you might get back after costs	10,400 EUR	11,590 EUR
	Average return each year	4.04%	2.99% (2)
Favourable	What you might get back after costs	13,380 EUR	13,790 EUR
	Average return each year	33.77%	6.64% (3)

(1): This type of scenario occurred for an investment between November 2021 and November 2022

(2): This type of scenario occurred for an investment between June 2017 and June 2022

(3): This type of scenario occurred for an investment between April 2014 and April 2019

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	6,750 USD	7,310 USD
Stress	Average return each year	-32.46%	-6.07%
Unfavourable	What you might get back after costs	9,130 USD	9,280 USD
	Average return each year	-8.70%	-1.49% (1)
Moderate	What you might get back after costs	10,230 USD	11,030 USD
	Average return each year	2.27%	1.97% (2)
Favourable	What you might get back after costs	10,970 USD	11,840 USD
	Average return each year	9.72%	3.43% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between February 2017 and February 2022

(3): This type of scenario occurred for an investment between December 2015 and December 2020

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,090 USD	5,690 USD
Stress	Average return each year	-49.13%	-10.66%
Unfavourable	What you might get back after costs	8,350 USD	8,680 USD
	Average return each year	-16.48%	-2.78% (1)
Moderate	What you might get back after costs	10,150 USD	12,350 USD
	Average return each year	1.50%	4.32% (2)
Favourable	What you might get back after costs	11,910 USD	14,270 USD
	Average return each year	19.08%	7.38% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2013 and May 2018

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	5,060 USD	5,690 USD
Stress	Average return each year	-49.40%	-10.68%
Unfavourable	What you might get back after costs	8,350 USD	8,690 USD
	Average return each year	-16.51%	-2.77% (1)
Moderate	What you might get back after costs	10,150 USD	12,350 USD
	Average return each year	1.50%	4.32% (2)
Favourable	What you might get back after costs	11,910 USD	14,280 USD
	Average return each year	19.08%	7.38% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2013 and May 2018

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,130 USD	5,780 USD
Stress	Average return each year	-48.73%	-10.39%
Unfavourable	What you might get back after costs	8,430 USD	8,760 USD
	Average return each year	-15.67%	-2.62% (1)
Moderate	What you might get back after costs	10,290 USD	12,460 USD
	Average return each year	2.90%	4.50% (2)
Favourable	What you might get back after costs	12,090 USD	14,330 USD
	Average return each year	20.91%	7.46% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between October 2016 and October 2021

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,150 USD	5,750 USD
Stress	Average return each year	-48.49%	-10.47%
Unfavourable	What you might get back after costs	8,440 USD	8,760 USD
	Average return each year	-15.61%	-2.61% (1)
Moderate	What you might get back after costs	10,290 USD	12,450 USD
	Average return each year	2.91%	4.48% (2)
Favourable	What you might get back after costs	12,090 USD	14,320 USD
	Average return each year	20.91%	7.44% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between October 2016 and October 2021

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	5,220 USD	5,820 USD
Stress	Average return each year	-47.83%	-10.26%
Unfavourable	What you might get back after costs	8,620 USD	8,980 USD
	Average return each year	-13.75%	-2.12% (1)
Moderate	What you might get back after costs	10,450 USD	12,750 USD
	Average return each year	4.47%	4.98% (2)
Favourable	What you might get back after costs	12,210 USD	14,840 USD
	Average return each year	22.13%	8.22% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(1): This type of scenario occurred for an investment between September 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	5,180 USD	5,830 USD
Stress	Average return each year	-48.17%	-10.23%
Unfavourable	What you might get back after costs	8,630 USD	8,980 USD
	Average return each year	-13.73%	-2.13% (1)
Moderate	What you might get back after costs	10,440 USD	12,750 USD
	Average return each year	4.41%	4.99% (2)
Favourable	What you might get back after costs	12,210 USD	14,850 USD
	Average return each year	22.13%	8.23% (3)

(1): This type of scenario occurred for an investment between September 2021 and November 2022

(2): This type of scenario occurred for an investment between March 2013 and March 2018

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,200 USD	5,840 USD
Stress	Average return each year	-47.96%	-10.21%
Unfavourable	What you might get back after costs	8,610 USD	8,970 USD
	Average return each year	-13.87%	-2.15% (1)
Moderate	What you might get back after costs	10,440 USD	12,740 USD
	Average return each year	4.37%	4.96% (2)
Favourable	What you might get back after costs	12,210 USD	14,810 USD
	Average return each year	22.13%	8.17% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(1): This type of scenario occurred for an investment between September 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	5,190 USD	5,830 USD
Stress	Average return each year	-48.14%	-10.22%
Unfavourable	What you might get back after costs	8,620 USD	8,970 USD
	Average return each year	-13.82%	-2.15% (1)
Moderate	What you might get back after costs	10,440 USD	12,750 USD
	Average return each year	4.39%	4.98% (2)
Favourable	What you might get back after costs	12,210 USD	14,800 USD
	Average return each year	22.13%	8.16% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,820 USD	1,980 USD
Stress	Average return each year	-81.79%	-27.68%
Unfavourable	What you might get back after costs	6,390 USD	6,790 USD
	Average return each year	-36.05%	-7.44% (1)
Moderate	What you might get back after costs	10,710 USD	16,380 USD
	Average return each year	7.06%	10.38% (2)
Favourable	What you might get back after costs	14,510 USD	24,070 USD
	Average return each year	45.09%	19.20% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,900 EUR	2,060 EUR
Stress	Average return each year	-81.03%	-27.08%
Unfavourable	What you might get back after costs	6,540 EUR	6,890 EUR
	Average return each year	-34.55%	-7.18% (1)
Moderate	What you might get back after costs	11,160 EUR	17,070 EUR
	Average return each year	11.57%	11.29% (2)
Favourable	What you might get back after costs	15,120 EUR	25,080 EUR
	Average return each year	51.20%	20.19% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.92%
Unfavourable	What you might get back after costs	6,800 USD	7,240 USD
	Average return each year	-32.01%	-6.25% (1)
Moderate	What you might get back after costs	11,270 USD	17,320 USD
	Average return each year	12.70%	11.61% (2)
Favourable	What you might get back after costs	15,380 USD	25,710 USD
	Average return each year	53.76%	20.79% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,800 USD	7,240 USD
	Average return each year	-32.01%	-6.25% (1)
Moderate	What you might get back after costs	11,270 USD	17,390 USD
	Average return each year	12.70%	11.70% (2)
Favourable	What you might get back after costs	15,380 USD	25,820 USD
	Average return each year	53.76%	20.89% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: GBP 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	2,120 GBP	2,000 GBP
Stress	Average return each year	-78.79%	-27.52%
Unfavourable	What you might get back after costs	8,210 GBP	8,370 GBP
	Average return each year	-17.90%	-3.50% (1)
Moderate	What you might get back after costs	11,590 GBP	21,010 GBP
	Average return each year	15.87%	16.01% (2)
Favourable	What you might get back after costs	14,070 GBP	26,580 GBP
	Average return each year	40.68%	21.60% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between March 2014 and March 2019

(3): This type of scenario occurred for an investment between April 2016 and April 2021

Performance Scenarios

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.

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

Investment: GBP 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	2,120 GBP	2,000 GBP
Stress	Average return each year	-78.79%	-27.52%
Unfavourable	What you might get back after costs	8,210 GBP	8,370 GBP
	Average return each year	-17.89%	-3.49% (1)
Moderate	What you might get back after costs	11,590 GBP	21,010 GBP
	Average return each year	15.85%	16.01% (2)
Favourable	What you might get back after costs	14,070 GBP	26,590 GBP
	Average return each year	40.68%	21.60% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between March 2014 and March 2019

(3): This type of scenario occurred for an investment between April 2016 and April 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs		
Stress	What you might get back after costs	1,860 EUR	1,910 EUR
	Average return each year	-81.43%	-28.18%
Unfavourable	What you might get back after costs	8,040 EUR	8,300 EUR
	Average return each year	-19.56%	-3.65% (1)
Moderate	What you might get back after costs	11,580 EUR	19,420 EUR
	Average return each year	15.75%	14.19% (2)
Favourable	What you might get back after costs	14,360 EUR	24,240 EUR
	Average return each year	43.58%	19.38% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 EUR	2,080 EUR
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,640 EUR	7,000 EUR
	Average return each year	-33.58%	-6.88% (1)
Moderate	What you might get back after costs	11,270 EUR	17,240 EUR
	Average return each year	12.70%	11.51% (2)
Favourable	What you might get back after costs	15,270 EUR	25,330 EUR
	Average return each year	52.73%	20.43% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between February 2016 and February 2021

Performance Scenarios

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.

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

Investment: NOK 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,910 NOK	2,010 NOK
Stress	Average return each year	-80.88%	-27.44%
Unfavourable	What you might get back after costs	6,640 NOK	6,980 NOK
	Average return each year	-33.63%	-6.93% (1)
Moderate	What you might get back after costs	11,200 NOK	17,240 NOK
	Average return each year	11.96%	11.51% (2)
Favourable	What you might get back after costs	15,070 NOK	24,390 NOK
	Average return each year	50.72%	19.52% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,800 USD	7,240 USD
	Average return each year	-32.01%	-6.25% (1)
Moderate	What you might get back after costs	11,270 USD	17,240 USD
	Average return each year	12.70%	11.51% (2)
Favourable	What you might get back after costs	15,350 USD	25,510 USD
	Average return each year	53.55%	20.60% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,810 USD	7,250 USD
	Average return each year	-31.93%	-6.23% (1)
Moderate	What you might get back after costs	11,270 USD	17,240 USD
	Average return each year	12.70%	11.51% (2)
Favourable	What you might get back after costs	15,380 USD	25,560 USD
	Average return each year	53.81%	20.65% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,810 USD	7,250 USD
	Average return each year	-31.94%	-6.23% (1)
Moderate	What you might get back after costs	11,270 USD	17,240 USD
	Average return each year	12.70%	11.51% (2)
Favourable	What you might get back after costs	15,380 USD	25,560 USD
	Average return each year	53.82%	20.65% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: GBP 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs		
Stress	What you might get back after costs	2,120 GBP	2,000 GBP
	Average return each year	-78.79%	-27.52%
Unfavourable	What you might get back after costs	8,220 GBP	8,380 GBP
	Average return each year	-17.81%	-3.47% (1)
Moderate	What you might get back after costs	11,590 GBP	21,010 GBP
	Average return each year	15.85%	16.01% (2)
Favourable	What you might get back after costs	14,070 GBP	26,610 GBP
	Average return each year	40.68%	21.62% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between March 2014 and March 2019

(3): This type of scenario occurred for an investment between April 2016 and April 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,860 EUR	1,910 EUR
Stress	Average return each year	-81.43%	-28.18%
Unfavourable	What you might get back after costs	8,050 EUR	8,310 EUR
	Average return each year	-19.48%	-3.63% (1)
Moderate	What you might get back after costs	11,580 EUR	19,420 EUR
	Average return each year	15.79%	14.19% (2)
Favourable	What you might get back after costs	14,370 EUR	24,270 EUR
	Average return each year	43.67%	19.40% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,860 EUR	1,910 EUR
Stress	Average return each year	-81.43%	-28.18%
Unfavourable	What you might get back after costs	8,040 EUR	8,300 EUR
	Average return each year	-19.56%	-3.65% (1)
Moderate	What you might get back after costs	11,580 EUR	19,420 EUR
	Average return each year	15.75%	14.19% (2)
Favourable	What you might get back after costs	14,360 EUR	24,240 EUR
	Average return each year	43.58%	19.38% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between September 2014 and September 2019

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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**Investment: GBP 10,000****Scenarios****Minimum: There is no minimum guaranteed return if you exit before 5 years****If you exit after 1 year****If you exit after 5 years**

	What you might get back after costs		
Stress	What you might get back after costs	2,120 GBP	2,000 GBP
	Average return each year	-78.79%	-27.52%
Unfavourable	What you might get back after costs	8,210 GBP	8,370 GBP
	Average return each year	-17.87%	-3.49% (1)
Moderate	What you might get back after costs	11,590 GBP	21,010 GBP
	Average return each year	15.85%	16.01% (2)
Favourable	What you might get back after costs	14,070 GBP	26,590 GBP
	Average return each year	40.68%	21.60% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between March 2014 and March 2019

(3): This type of scenario occurred for an investment between April 2016 and April 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,920 USD	2,080 USD
Stress	Average return each year	-80.83%	-26.93%
Unfavourable	What you might get back after costs	6,790 USD	7,230 USD
	Average return each year	-32.08%	-6.27% (1)
Moderate	What you might get back after costs	11,270 USD	17,240 USD
	Average return each year	12.70%	11.51% (2)
Favourable	What you might get back after costs	15,350 USD	25,480 USD
	Average return each year	53.47%	20.57% (3)

(1): This type of scenario occurred for an investment between August 2021 and November 2022

(2): This type of scenario occurred for an investment between July 2013 and July 2018

(3): This type of scenario occurred for an investment between August 2016 and August 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,260 USD	1,410 USD
Stress	Average return each year	-87.35%	-32.40%
Unfavourable	What you might get back after costs	7,530 USD	7,650 USD
	Average return each year	-24.69%	-5.22% (1)
Moderate	What you might get back after costs	10,830 USD	21,380 USD
	Average return each year	8.26%	16.41% (2)
Favourable	What you might get back after costs	15,490 USD	30,140 USD
	Average return each year	54.95%	24.69% (3)

(1): This type of scenario occurred for an investment between April 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	1,320 USD	1,470 USD
Stress	Average return each year	-86.84%	-31.88%
Unfavourable	What you might get back after costs	7,810 USD	7,910 USD
	Average return each year	-21.92%	-4.58% (1)
Moderate	What you might get back after costs	11,250 USD	22,150 USD
	Average return each year	12.49%	17.24% (2)
Favourable	What you might get back after costs	16,070 USD	30,980 USD
	Average return each year	60.73%	25.37% (3)

(1): This type of scenario occurred for an investment between April 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: EUR 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years **If you exit after 1 year** **If you exit after 5 years**

	What you might get back after costs	500 EUR	470 EUR
Stress	Average return each year	-94.96%	-45.78%
Unfavourable	What you might get back after costs	7,780 EUR	9,450 EUR
	Average return each year	-22.22%	-1.12% (1)
Moderate	What you might get back after costs	11,160 EUR	15,430 EUR
	Average return each year	11.58%	9.06% (2)
Favourable	What you might get back after costs	14,930 EUR	21,960 EUR
	Average return each year	49.26%	17.03% (3)

(1): This type of scenario occurred for an investment between October 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2016 and May 2021

(3): This type of scenario occurred for an investment between November 2012 and November 2017

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,330 USD	1,490 USD
Stress	Average return each year	-86.66%	-31.66%
Unfavourable	What you might get back after costs	7,990 USD	8,160 USD
	Average return each year	-20.06%	-3.98% (1)
Moderate	What you might get back after costs	11,490 USD	23,450 USD
	Average return each year	14.93%	18.58% (2)
Favourable	What you might get back after costs	16,460 USD	33,080 USD
	Average return each year	64.55%	27.03% (3)

(1): This type of scenario occurred for an investment between April 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between January 2016 and January 2021

Performance Scenarios

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.

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

Investment: USD 10,000

Scenarios

Minimum: There is no minimum guaranteed return if you exit before 5 years

If you exit after 1 year

If you exit after 5 years

	What you might get back after costs	1,330 USD	1,490 USD
Stress	Average return each year	-86.68%	-31.67%
Unfavourable	What you might get back after costs	7,990 USD	8,150 USD
	Average return each year	-20.12%	-4.01% (1)
Moderate	What you might get back after costs	11,490 USD	23,380 USD
	Average return each year	14.93%	18.51% (2)
Favourable	What you might get back after costs	16,440 USD	32,960 USD
	Average return each year	64.44%	26.94% (3)

(1): This type of scenario occurred for an investment between April 2021 and November 2022

(2): This type of scenario occurred for an investment between May 2015 and May 2020

(3): This type of scenario occurred for an investment between January 2016 and January 2021