

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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,340 USD	1,370 USD
	Average return each year	-86.61%	-32.81%
Unfavourable	What you might get back after costs	6,920 USD	8,140 USD
	Average return each year	-30.75%	-4.04% (1)
Moderate	What you might get back after costs	10,090 USD	13,050 USD
	Average return each year	0.92%	5.47% (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 December 2021 and January 2023

(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 February 2016 and February 2021

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,400 USD	1,430 USD
	Average return each year	-86.04%	-32.25%
Unfavourable	What you might get back after costs	7,210 USD	8,470 USD
	Average return each year	-27.87%	-3.27% (1)
Moderate	What you might get back after costs	10,500 USD	13,600 USD
	Average return each year	5.04%	6.34% (2)
Favourable	What you might get back after costs	16,720 USD	18,170 USD
	Average return each year	67.22%	12.68% (3)

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,410 USD	1,440 USD
	Average return each year	-85.90%	-32.12%
Unfavourable	What you might get back after costs	7,360 USD	8,660 USD
	Average return each year	-26.40%	-2.84% (1)
Moderate	What you might get back after costs	10,660 USD	13,830 USD
	Average return each year	6.61%	6.70% (2)
Favourable	What you might get back after costs	17,050 USD	18,500 USD
	Average return each year	70.50%	13.09% (3)

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,700 GBP	1,570 GBP
	Average return each year	-83.01%	-30.98%
Unfavourable	What you might get back after costs	8,090 GBP	10,140 GBP
	Average return each year	-19.15%	0.28% (1)
Moderate	What you might get back after costs	10,840 GBP	16,920 GBP
	Average return each year	8.43%	11.09% (2)
Favourable	What you might get back after costs	16,360 GBP	20,040 GBP
	Average return each year	63.58%	14.92% (3)

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,410 USD	1,440 USD
	Average return each year	-85.90%	-32.12%
Unfavourable	What you might get back after costs	7,350 USD	8,650 USD
	Average return each year	-26.45%	-2.86% (1)
Moderate	What you might get back after costs	10,660 USD	13,820 USD
	Average return each year	6.61%	6.68% (2)
Favourable	What you might get back after costs	17,040 USD	18,490 USD
	Average return each year	70.39%	13.08% (3)

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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**

Stress	What you might get back after costs	5,440 USD	5,780 USD
	Average return each year	-45.64%	-10.38%
Unfavourable	What you might get back after costs	8,380 USD	8,880 USD
	Average return each year	-16.16%	-2.34% (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)

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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

Stress	What you might get back after costs	5,470 USD	5,830 USD
	Average return each year	-45.28%	-10.24%
Unfavourable	What you might get back after costs	8,400 USD	8,890 USD
	Average return each year	-16.05%	-2.32% (1)
Moderate	What you might get back after costs	9,940 USD	10,800 USD
	Average return each year	-0.59%	1.54% (2)
Favourable	What you might get back after costs	11,310 USD	11,540 USD
	Average return each year	13.11%	2.90% (3)

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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**

Stress	What you might get back after costs	5,540 USD	5,890 USD
	Average return each year	-44.63%	-10.04%
Unfavourable	What you might get back after costs	8,480 USD	8,980 USD
	Average return each year	-15.17%	-2.13% (1)
Moderate	What you might get back after costs	10,090 USD	10,900 USD
	Average return each year	0.94%	1.74% (2)
Favourable	What you might get back after costs	11,450 USD	11,580 USD
	Average return each year	14.55%	2.97% (3)

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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**

Stress	What you might get back after costs	5,510 USD	5,910 USD
	Average return each year	-44.88%	-9.98%
Unfavourable	What you might get back after costs	8,480 USD	8,970 USD
	Average return each year	-15.20%	-2.16% (1)
Moderate	What you might get back after costs	10,090 USD	10,910 USD
	Average return each year	0.94%	1.75% (2)
Favourable	What you might get back after costs	11,440 USD	11,580 USD
	Average return each year	14.40%	2.98% (3)

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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

Stress	What you might get back after costs	5,570 USD	5,930 USD
	Average return each year	-44.31%	-9.92%
Unfavourable	What you might get back after costs	8,680 USD	9,220 USD
	Average return each year	-13.22%	-1.60% (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)

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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**

Stress	What you might get back after costs	5,570 USD	5,960 USD
	Average return each year	-44.34%	-9.83%
Unfavourable	What you might get back after costs	8,680 USD	9,230 USD
	Average return each year	-13.25%	-1.58% (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)

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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**

Stress	What you might get back after costs	5,570 USD	5,960 USD
	Average return each year	-44.28%	-9.84%
Unfavourable	What you might get back after costs	8,670 USD	9,210 USD
	Average return each year	-13.28%	-1.63% (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)

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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

Stress	What you might get back after costs	5,550 USD	5,940 USD
	Average return each year	-44.54%	-9.89%
Unfavourable	What you might get back after costs	8,680 USD	9,220 USD
	Average return each year	-13.23%	-1.61% (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)

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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

Stress	What you might get back after costs	6,630 USD	7,160 USD
	Average return each year	-33.74%	-6.47%
Unfavourable	What you might get back after costs	8,870 USD	9,200 USD
	Average return each year	-11.29%	-1.65% (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)

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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

Stress	What you might get back after costs	7,450 EUR	6,720 EUR
	Average return each year	-25.51%	-7.65%
Unfavourable	What you might get back after costs	8,500 EUR	9,640 EUR
	Average return each year	-14.97%	-0.74% (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 January 2023

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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

Stress	What you might get back after costs	6,610 USD	7,150 USD
	Average return each year	-33.92%	-6.50%
Unfavourable	What you might get back after costs	8,870 USD	9,210 USD
	Average return each year	-11.29%	-1.63% (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)

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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

Stress	What you might get back after costs	6,710 USD	7,260 USD
	Average return each year	-32.91%	-6.21%
Unfavourable	What you might get back after costs	8,940 USD	9,260 USD
	Average return each year	-10.60%	-1.53% (1)
Moderate	What you might get back after costs	10,020 USD	10,380 USD
	Average return each year	0.16%	0.75% (2)
Favourable	What you might get back after costs	10,750 USD	11,060 USD
	Average return each year	7.46%	2.04% (3)

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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

Stress	What you might get back after costs	6,710 USD	7,260 USD
	Average return each year	-32.85%	-6.20%
Unfavourable	What you might get back after costs	8,950 USD	9,250 USD
	Average return each year	-10.55%	-1.55% (1)
Moderate	What you might get back after costs	10,010 USD	10,370 USD
	Average return each year	0.15%	0.74% (2)
Favourable	What you might get back after costs	10,740 USD	11,050 USD
	Average return each year	7.40%	2.02% (3)

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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

Stress	What you might get back after costs	6,770 USD	7,320 USD
	Average return each year	-32.28%	-6.05%
Unfavourable	What you might get back after costs	9,150 USD	9,520 USD
	Average return each year	-8.50%	-0.98% (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 January 2023

(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

Stress	What you might get back after costs	6,780 USD	7,320 USD
	Average return each year	-32.24%	-6.04%
Unfavourable	What you might get back after costs	9,150 USD	9,510 USD
	Average return each year	-8.47%	-1.00% (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 January 2023

(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

Stress	What you might get back after costs	6,750 USD	7,310 USD
	Average return each year	-32.53%	-6.08%
Unfavourable	What you might get back after costs	9,140 USD	9,500 USD
	Average return each year	-8.57%	-1.02% (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 January 2023

(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

Stress	What you might get back after costs	7,620 EUR	6,870 EUR
	Average return each year	-23.80%	-7.22%
Unfavourable	What you might get back after costs	8,720 EUR	9,950 EUR
	Average return each year	-12.79%	-0.11% (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 January 2023

(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**

Stress	What you might get back after costs	6,770 USD	7,310 USD
	Average return each year	-32.31%	-6.06%
Unfavourable	What you might get back after costs	9,130 USD	9,500 USD
	Average return each year	-8.70%	-1.03% (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 January 2023

(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.

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	5,110 USD	5,680 USD
	Average return each year	-48.93%	-10.70%
Unfavourable	What you might get back after costs	8,350 USD	8,930 USD
	Average return each year	-16.48%	-2.23% (1)
Moderate	What you might get back after costs	10,110 USD	12,290 USD
	Average return each year	1.06%	4.21% (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 January 2023

(1): This type of scenario occurred for an investment between December 2021 and January 2023

(2): This type of scenario occurred for an investment between April 2013 and April 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**

Stress	What you might get back after costs	5,080 USD	5,670 USD
	Average return each year	-49.20%	-10.71%
Unfavourable	What you might get back after costs	8,350 USD	8,930 USD
	Average return each year	-16.51%	-2.23% (1)
Moderate	What you might get back after costs	10,110 USD	12,290 USD
	Average return each year	1.06%	4.21% (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 January 2023

(2): This type of scenario occurred for an investment between April 2013 and April 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.

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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

Stress	What you might get back after costs	5,150 USD	5,770 USD
	Average return each year	-48.52%	-10.42%
Unfavourable	What you might get back after costs	8,430 USD	9,010 USD
	Average return each year	-15.67%	-2.07% (1)
Moderate	What you might get back after costs	10,250 USD	12,390 USD
	Average return each year	2.48%	4.37% (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 January 2023

(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 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.

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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**

Stress	What you might get back after costs	5,170 USD	5,740 USD
	Average return each year	-48.29%	-10.50%
Unfavourable	What you might get back after costs	8,440 USD	9,010 USD
	Average return each year	-15.61%	-2.07% (1)
Moderate	What you might get back after costs	10,250 USD	12,390 USD
	Average return each year	2.50%	4.38% (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 January 2023

(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 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.

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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

Stress	What you might get back after costs	5,240 USD	5,810 USD
	Average return each year	-47.64%	-10.28%
Unfavourable	What you might get back after costs	8,620 USD	9,230 USD
	Average return each year	-13.75%	-1.60% (1)
Moderate	What you might get back after costs	10,410 USD	12,660 USD
	Average return each year	4.10%	4.82% (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 December 2021 and January 2023

(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 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.

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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

Stress	What you might get back after costs	5,200 USD	5,810 USD
	Average return each year	-47.97%	-10.28%
Unfavourable	What you might get back after costs	8,630 USD	9,230 USD
	Average return each year	-13.73%	-1.58% (1)
Moderate	What you might get back after costs	10,410 USD	12,650 USD
	Average return each year	4.10%	4.82% (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 December 2021 and January 2023

(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 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.

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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**

Stress	What you might get back after costs	5,220 USD	5,820 USD
	Average return each year	-47.76%	-10.25%
Unfavourable	What you might get back after costs	8,610 USD	9,220 USD
	Average return each year	-13.87%	-1.60% (1)
Moderate	What you might get back after costs	10,400 USD	12,640 USD
	Average return each year	4.04%	4.80% (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 December 2021 and January 2023

(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 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.

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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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	5,210 USD	5,820 USD
	Average return each year	-47.94%	-10.26%
Unfavourable	What you might get back after costs	8,620 USD	9,220 USD
	Average return each year	-13.82%	-1.60% (1)
Moderate	What you might get back after costs	10,410 USD	12,640 USD
	Average return each year	4.10%	4.80% (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 December 2021 and January 2023

(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 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.

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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

Stress	What you might get back after costs	1,820 USD	1,990 USD
	Average return each year	-81.81%	-27.59%
Unfavourable	What you might get back after costs	6,390 USD	7,110 USD
	Average return each year	-36.05%	-6.60% (1)
Moderate	What you might get back after costs	10,640 USD	16,260 USD
	Average return each year	6.36%	10.21% (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 January 2023

(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 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

Stress	What you might get back after costs	1,900 EUR	2,070 EUR
	Average return each year	-81.05%	-26.99%
Unfavourable	What you might get back after costs	6,540 EUR	7,160 EUR
	Average return each year	-34.55%	-6.46% (1)
Moderate	What you might get back after costs	11,080 EUR	16,950 EUR
	Average return each year	10.84%	11.13% (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 January 2023

(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 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.

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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

Stress	What you might get back after costs	1,910 USD	2,100 USD
	Average return each year	-80.85%	-26.84%
Unfavourable	What you might get back after costs	6,800 USD	7,590 USD
	Average return each year	-32.01%	-5.37% (1)
Moderate	What you might get back after costs	11,200 USD	17,200 USD
	Average return each year	11.96%	11.45% (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 January 2023

(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 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.

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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

Stress	What you might get back after costs	1,910 USD	2,100 USD
	Average return each year	-80.86%	-26.84%
Unfavourable	What you might get back after costs	6,800 USD	7,590 USD
	Average return each year	-32.01%	-5.37% (1)
Moderate	What you might get back after costs	11,200 USD	17,270 USD
	Average return each year	11.96%	11.55% (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 January 2023

(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 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

Stress	What you might get back after costs	2,120 GBP	1,980 GBP
	Average return each year	-78.78%	-27.67%
Unfavourable	What you might get back after costs	8,210 GBP	8,480 GBP
	Average return each year	-17.90%	-3.23% (1)
Moderate	What you might get back after costs	11,550 GBP	20,960 GBP
	Average return each year	15.51%	15.95% (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 January 2023

(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 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

Stress	What you might get back after costs	2,120 GBP	1,980 GBP
	Average return each year	-78.78%	-27.68%
Unfavourable	What you might get back after costs	8,210 GBP	8,490 GBP
	Average return each year	-17.89%	-3.23% (1)
Moderate	What you might get back after costs	11,550 GBP	20,960 GBP
	Average return each year	15.51%	15.95% (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 January 2023

(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 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

Stress	What you might get back after costs	1,850 EUR	1,920 EUR
	Average return each year	-81.51%	-28.11%
Unfavourable	What you might get back after costs	7,860 EUR	8,250 EUR
	Average return each year	-21.41%	-3.78% (1)
Moderate	What you might get back after costs	11,560 EUR	19,360 EUR
	Average return each year	15.57%	14.13% (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 January 2023

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

Stress	What you might get back after costs	1,910 EUR	2,100 EUR
	Average return each year	-80.86%	-26.84%
Unfavourable	What you might get back after costs	6,640 EUR	7,290 EUR
	Average return each year	-33.58%	-6.12% (1)
Moderate	What you might get back after costs	11,200 EUR	17,120 EUR
	Average return each year	11.96%	11.35% (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 January 2023

(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 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

Stress	What you might get back after costs	1,900 NOK	2,020 NOK
	Average return each year	-80.95%	-27.35%
Unfavourable	What you might get back after costs	6,640 NOK	7,270 NOK
	Average return each year	-33.63%	-6.17% (1)
Moderate	What you might get back after costs	11,140 NOK	17,100 NOK
	Average return each year	11.37%	11.32% (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 January 2023

(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 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.

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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

		1,910 USD	2,100 USD
Stress	What you might get back after costs	1,910 USD	2,100 USD
	Average return each year	-80.85%	-26.84%
Unfavourable	What you might get back after costs	6,800 USD	7,590 USD
	Average return each year	-32.01%	-5.37% (1)
Moderate	What you might get back after costs	11,200 USD	17,120 USD
	Average return each year	11.96%	11.35% (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 January 2023

(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 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

		1,910 USD	2,100 USD
Stress	What you might get back after costs		
	Average return each year	-80.85%	-26.84%
Unfavourable	What you might get back after costs	6,810 USD	7,600 USD
	Average return each year	-31.93%	-5.34% (1)
Moderate	What you might get back after costs	11,200 USD	17,120 USD
	Average return each year	11.96%	11.35% (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 January 2023

(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 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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	1,910 USD	2,100 USD
	Average return each year	-80.85%	-26.84%
Unfavourable	What you might get back after costs	6,810 USD	7,600 USD
	Average return each year	-31.94%	-5.34% (1)
Moderate	What you might get back after costs	11,200 USD	17,120 USD
	Average return each year	11.96%	11.35% (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 January 2023

(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 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**

		If you exit after 1 year	If you exit after 5 years
Stress	What you might get back after costs	2,120 GBP	1,980 GBP
	Average return each year	-78.78%	-27.68%
Unfavourable	What you might get back after costs	8,220 GBP	8,500 GBP
	Average return each year	-17.81%	-3.21% (1)
Moderate	What you might get back after costs	11,550 GBP	20,960 GBP
	Average return each year	15.51%	15.95% (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 January 2023

(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 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

Stress	What you might get back after costs	1,850 EUR	1,920 EUR
	Average return each year	-81.51%	-28.11%
Unfavourable	What you might get back after costs	7,870 EUR	8,260 EUR
	Average return each year	-21.33%	-3.75% (1)
Moderate	What you might get back after costs	11,560 EUR	19,360 EUR
	Average return each year	15.57%	14.13% (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 January 2023

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

Stress	What you might get back after costs	1,850 EUR	1,920 EUR
	Average return each year	-81.51%	-28.11%
Unfavourable	What you might get back after costs	7,860 EUR	8,250 EUR
	Average return each year	-21.40%	-3.77% (1)
Moderate	What you might get back after costs	11,560 EUR	19,360 EUR
	Average return each year	15.57%	14.13% (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 January 2023

(2): This type of scenario occurred for an investment between December 2014 and December 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**

Stress	What you might get back after costs	2,120 GBP	1,980 GBP
	Average return each year	-78.78%	-27.68%
Unfavourable	What you might get back after costs	8,210 GBP	8,490 GBP
	Average return each year	-17.87%	-3.22% (1)
Moderate	What you might get back after costs	11,550 GBP	20,960 GBP
	Average return each year	15.51%	15.95% (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 January 2023

(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 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

Stress	What you might get back after costs	1,910 USD	2,100 USD
	Average return each year	-80.85%	-26.84%
Unfavourable	What you might get back after costs	6,790 USD	7,580 USD
	Average return each year	-32.08%	-5.40% (1)
Moderate	What you might get back after costs	11,200 USD	17,120 USD
	Average return each year	11.96%	11.35% (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 January 2023

(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 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.

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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**

Stress	What you might get back after costs	1,270 USD	1,420 USD
	Average return each year	-87.31%	-32.27%
Unfavourable	What you might get back after costs	7,530 USD	8,640 USD
	Average return each year	-24.69%	-2.87% (1)
Moderate	What you might get back after costs	10,740 USD	21,280 USD
	Average return each year	7.40%	16.31% (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 January 2023

(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.

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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**

Stress	What you might get back after costs	1,320 USD	1,480 USD
	Average return each year	-86.79%	-31.76%
Unfavourable	What you might get back after costs	7,810 USD	8,930 USD
	Average return each year	-21.92%	-2.24% (1)
Moderate	What you might get back after costs	11,200 USD	22,070 USD
	Average return each year	12.03%	17.15% (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 January 2023

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

(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.

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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

Stress	What you might get back after costs	500 EUR	460 EUR
	Average return each year	-94.95%	-45.93%
Unfavourable	What you might get back after costs	7,780 EUR	9,670 EUR
	Average return each year	-22.22%	-0.67% (1)
Moderate	What you might get back after costs	11,090 EUR	15,120 EUR
	Average return each year	10.93%	8.62% (2)
Favourable	What you might get back after costs	14,930 EUR	20,880 EUR
	Average return each year	49.26%	15.87% (3)

(1): This type of scenario occurred for an investment between March 2015 and March 2020

(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 August 2013 and August 2018

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.

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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

Stress	What you might get back after costs	1,340 USD	1,500 USD
	Average return each year	-86.61%	-31.54%
Unfavourable	What you might get back after costs	7,990 USD	9,240 USD
	Average return each year	-20.06%	-1.58% (1)
Moderate	What you might get back after costs	11,360 USD	23,210 USD
	Average return each year	13.63%	18.34% (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 January 2023

(2): This type of scenario occurred for an investment between September 2013 and September 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.

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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**

Stress	What you might get back after costs	1,340 USD	1,500 USD
	Average return each year	-86.63%	-31.55%
Unfavourable	What you might get back after costs	7,990 USD	9,220 USD
	Average return each year	-20.12%	-1.61% (1)
Moderate	What you might get back after costs	11,360 USD	23,170 USD
	Average return each year	13.63%	18.30% (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 January 2023

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

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