

Performance scenarios per 30 June 2026

The figures shown below include all the costs of the product itself, but may not include 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 ultimately 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 past 10 years. For the missing historical data (returns up to January 1, 2018), values are substituted that meet the same criteria. 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	
Example investment		EUR 10,000	
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return if you exit. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 8,030	EUR 8,880
	Average return each year	-19.7%	-2.3%
Unfavourable	What you might get back after costs	EUR 8,030	EUR 11,820
	Average return each year	-19.7%	3.4%
	This type of scenario occurred for an investment between	31.03.2019 - 31.03.2020	30.09.2017 - 30.09.2022*
Moderate	What you might get back after costs	EUR 10,660	EUR 13,380
	Average return each year	6.6%	6.0%
	This type of scenario occurred for an investment between	31.07.2024 - 31.07.2025	31.08.2019 - 31.08.2024
Favourable	What you might get back after costs	EUR 13,640	EUR 17,220
	Average return each year	36.4%	11.5%
	This type of scenario occurred for an investment between	31.03.2020 - 31.03.2021	31.03.2020 - 31.03.2025

*Values for periods prior to 2018 are based on substitutions.