

Performance Scenarios

This document provides you with key information about this investment product. It is not marketing material. The information provided is required under Regulation (EU) No 1286/2014 to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product Name: BALANCED FUND Eurolife
PRIIP Manufacturer: Eurolife Ltd
Group: Bank of Cyprus

For any information, clarification, or comment about the product you can call at 80008880 or visit website www.eurolife.com.cy.

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 25 years. Markets could develop very differently in the future.

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

September 2023

Recommended holding period: 20 years
Investment: €1.000 per year

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum		You could lose some or all of your investment		
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.020	€10.960	€23.860
	Average return of each year	1,7%	1,7%	1,7%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between May 2002 and March 2021 and the favourable scenario between March 2003 and January 2022.

August 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.020	€10.920	€23.690
	Average return of each year	1,6%	1,6%	1,6%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between October 2001 and August 2020 and the favourable scenario between March 2003 and January 2022.

July 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,3%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.020	€10.900	€23.610
	Average return of each year	1,6%	1,6%	1,6%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between February 2002 and December 2020 and the favourable scenario between March 2003 and January 2022.

June 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.020	€10.890	€23.590
	Average return of each year	1,5%	1,5%	1,5%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between April 2002 and February 2021 and the favourable scenario between March 2003 and January 2022.

May 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.010	€10.810	€23.260
	Average return of each year	1,4%	1,4%	1,4%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between March 2002 and January 2021 and the favourable scenario between March 2003 and January 2022.

April 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.010	€10.810	€23.260
	Average return of each year	1,4%	1,4%	1,4%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

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March 2023

Recommended holding period: **20 years**
Investment: **€1.000 per year**

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.010	€10.810	€23.260
	Average return of each year	1,4%	1,4%	1,4%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between March 2002 and January 2021 and the favourable scenario between November 1998 and September 2017.

February 2023

Recommended holding period: 20 years
Investment: €1.000 per year

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,2%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.010	€10.810	€23.260
	Average return of each year	1,4%	1,4%	1,4%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

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January 2023

Recommended holding period: 20 years
Investment: €1.000 per year

Scenarios		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€640	€7.340	€12.560
	Average return of each year	-36,1%	-5,7%	-4,7%
Unfavourable	What you might get back after costs	€980	€8.830	€15.850
	Average return of each year	-2,3%	-2,3%	-2,3%
Moderate	What you might get back after costs	€1.010	€10.810	€23.260
	Average return of each year	1,4%	1,4%	1,4%
Favourable	What you might get back after costs	€1.030	€11.540	€26.430
	Average return of each year	2,6%	2,6%	2,6%
Amount invested over time		€1.000	€10.000	€20.000

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 1999 and September 2018. The moderate scenario occurred for an investment between March 2002 and January 2021 and the favourable scenario between November 1998 and September 2017.