



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: GROWTH 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.

May 2025

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

		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Scenarios				
Minimum		You could lose some or all of your investment		
Stress	What you might get back after costs	€820	€7.950	€14.070
	Average return of each year	-17,5%	-4,2%	-3,5%
Unfavourable	What you might get back after costs	€990	€9.250	€17.260
	Average return of each year	-1,4%	-1,4%	-1,4%
Moderate	What you might get back after costs	€1.040	€12.240	€29.760
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 June 2024 and May 2025. The moderate scenario occurred for an investment between April 2003 and April 2023 and the favourable scenario between December 2004 and December 2024.

April 2025

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	€820	€7.970	€14.120
	Average return of each year	-17,5%	-4,2%	-3,4%
Unfavourable	What you might get back after costs	€990	€9.320	€17.510
	Average return of each year	-1,3%	-1,3%	-1,3%
Moderate	What you might get back after costs	€1.040	€12.240	€29.760
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 April 2024 and April 2025. The moderate scenario occurred for an investment between April 2003 and April 2023 and the favourable scenario between December 2004 and December 2024.

March 2025

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	€810	€7.960	€14.080
	Average return of each year	-19,1%	-4,2%	-3,5%
Unfavourable	What you might get back after costs	€990	€9.370	€17.680
	Average return of each year	-1,2%	-1,2%	-1,2%
Moderate	What you might get back after costs	€1.040	€12.240	€29.740
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 April 2024 and March 2025. The moderate scenario occurred for an investment between November 2003 and November 2023 and the favourable scenario between December 2004 and December 2024.

February 2025

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	€630	€8.110	€14.130
	Average return of each year	-36,7%	-3,9%	-3,4%
Unfavourable	What you might get back after costs	€990	€9.470	€18.040
	Average return of each year	-1,0%	-1,0%	-1,0%
Moderate	What you might get back after costs	€1.040	€12.240	€29.740
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 March 2024 and February 2025. The moderate scenario occurred for an investment between August 2003 and August 2023 and the favourable scenario between December 2004 and December 2024.

January 2025

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	€520	€8.200	€14.080
	Average return of each year	-47,6%	-3,6%	-3,5%
Unfavourable	What you might get back after costs	€990	€9.440	€17.950
	Average return of each year	-1,0%	-1,0%	-1,0%
Moderate	What you might get back after costs	€1.040	€12.220	€29.640
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 February 2024 and January 2025. The moderate scenario occurred for an investment between September 2001 and October 2021 and the favourable scenario between December 2004 and December 2024.

December 2024

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	€520	€7.190	€11.940
	Average return of each year	-48,4%	-6,1%	-5,2%
Unfavourable	What you might get back after costs	€990	€9.550	€18.340
	Average return of each year	-0,8%	-0,8%	-0,8%
Moderate	What you might get back after costs	€1.040	€12.210	€29.590
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.040	€12.810	€32.640
	Average return of each year	4,5%	4,5%	4,5%
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 January 2024 and December 2024. The moderate scenario occurred for an investment between October 2003 and October 2023 and the favourable scenario between December 2004 and December 2024.

November 2024

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	€510	€6.570	€10.700
	Average return of each year	-48,6%	-7,8%	-6,4%
Unfavourable	What you might get back after costs	€990	€9.590	€18.480
	Average return of each year	-0,8%	-0,8%	-0,8%
Moderate	What you might get back after costs	€1.040	€12.260	€29.860
	Average return of each year	3,7%	3,7%	3,7%
Favourable	What you might get back after costs	€1.050	€12.910	€33.170
	Average return of each year	4,6%	4,6%	4,6%
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 December 2021 and November 2024. The moderate scenario occurred for an investment between October 2001 and November 2021 and the favourable scenario between November 2004 and November 2024.

October 2024

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	€510	€6.520	€10.610
	Average return of each year	-48,6%	-8,0%	-6,5%
Unfavourable	What you might get back after costs	€990	€9.550	€18.320
	Average return of each year	-0,8%	-0,8%	-0,8%
Moderate	What you might get back after costs	€1.040	€12.210	€29.620
	Average return of each year	3,6%	3,6%	3,6%
Favourable	What you might get back after costs	€1.050	€12.880	€33.010
	Average return of each year	4,6%	4,6%	4,6%
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 December 2021 and October 2024. The moderate scenario occurred for an investment between May 2002 and June 2022 and the favourable scenario between October 2004 and October 2024.

September 2024

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	€510	€6.500	€10.570
	Average return of each year	-48,5%	-8,0%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.500	€18.130
	Average return of each year	-0,9%	-0,9%	-0,9%
Moderate	What you might get back after costs	€1.040	€12.170	€29.430
	Average return of each year	3,5%	3,5%	3,5%
Favourable	What you might get back after costs	€1.040	€12.800	€32.580
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and September 2024. The moderate scenario occurred for an investment between November 2001 and December 2021 and the favourable scenario between July 2004 and July 2024.

August 2024

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	€510	€6.500	€10.570
	Average return of each year	-48,5%	-8,0%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.430	€17.890
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.040	€12.170	€29.390
	Average return of each year	3,5%	3,5%	3,5%
Favourable	What you might get back after costs	€1.040	€12.800	€32.580
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and August 2024. The moderate scenario occurred for an investment between August 2001 and September 2021 and the favourable scenario between July 2004 and July 2024.

July 2024

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	€510	€6.500	€10.570
	Average return of each year	-48,8%	-8,0%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.510	€18.190
	Average return of each year	-0,9%	-0,9%	-0,9%
Moderate	What you might get back after costs	€1.030	€12.130	€29.200
	Average return of each year	3,5%	3,5%	3,5%
Favourable	What you might get back after costs	€1.040	€12.800	€32.580
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and July 2024. The moderate scenario occurred for an investment between April 2002 and May 2022 and the favourable scenario between July 2004 and July 2024.

June 2024

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	€510	€6.500	€10.570
	Average return of each year	-48,6%	-8,0%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.480	€18.070
	Average return of each year	-1,0%	-1,0%	-1,0%
Moderate	What you might get back after costs	€1.030	€12.100	€29.040
	Average return of each year	3,4%	3,4%	3,4%
Favourable	What you might get back after costs	€1.040	€12.790	€32.500
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and June 2024. The moderate scenario occurred for an investment between December 2001 and January 2022 and the favourable scenario between June 2004 and June 2024.

May 2024

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	€520	€6.500	€10.550
	Average return of each year	-48,5%	-8,0%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.430	€17.910
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.030	€12.090	€29.030
	Average return of each year	3,4%	3,4%	3,4%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and May 2024. The moderate scenario occurred for an investment between February 2002 and March 2022 and the favourable scenario between July 2002 and August 2022.

April 2024

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	€520	€6.490	€10.540
	Average return of each year	-48,3%	-8,1%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.460	€18.010
	Average return of each year	-1,0%	-1,0%	-1,0%
Moderate	What you might get back after costs	€1.030	€12.060	€28.850
	Average return of each year	3,4%	3,4%	3,4%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and April 2024. The moderate scenario occurred for an investment between January 2002 and February 2022 and the favourable scenario between July 2002 and August 2022.

March 2024

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	€520	€6.490	€10.540
	Average return of each year	-48,3%	-8,1%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.420	€17.860
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.030	€12.050	€28.850
	Average return of each year	3,4%	3,4%	3,4%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and March 2024. The moderate scenario occurred for an investment between March 2002 and April 2022 and the favourable scenario between July 2002 and August 2022.

February 2024

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	€520	€6.490	€10.540
	Average return of each year	-48,3%	-8,1%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.400	€17.780
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.030	€11.920	€28.230
	Average return of each year	3,2%	3,2%	3,2%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and February 2024. The moderate scenario occurred for an investment between July 2001 and August 2021 and the favourable scenario between July 2002 and August 2022.

January 2024

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	€520	€6.490	€10.540
	Average return of each year	-48,4%	-8,1%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.330	€17.540
	Average return of each year	-1,3%	-1,3%	-1,3%
Moderate	What you might get back after costs	€1.030	€11.890	€28.040
	Average return of each year	3,1%	3,1%	3,1%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and January 2024. The moderate scenario occurred for an investment between March 2001 and April 2021 and the favourable scenario between July 2002 and August 2022.

December 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	€520	€6.480	€10.540
	Average return of each year	-48,0%	-8,1%	-6,6%
Unfavourable	What you might get back after costs	€990	€9.280	€17.390
	Average return of each year	-1,4%	-1,4%	-1,4%
Moderate	What you might get back after costs	€1.030	€11.870	€27.970
	Average return of each year	3,1%	3,1%	3,1%
Favourable	What you might get back after costs	€1.040	€12.740	€32.280
	Average return of each year	4,4%	4,4%	4,4%
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 December 2021 and December 2023. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

November 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	€520	€6.460	€10.450
	Average return of each year	-47,8%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.130	€16.850
	Average return of each year	-1,7%	-1,7%	-1,7%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 December 2004 and November 2006. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

October 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	€520	€6.460	€10.450
	Average return of each year	-47,8%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.150	€16.920
	Average return of each year	-1,6%	-1,6%	-1,6%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 October 2004 and August 2006. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

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	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.200	€17.090
	Average return of each year	-1,5%	-1,5%	-1,5%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 August 2004 and May 2006. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 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	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.180	€17.030
	Average return of each year	-1,6%	-1,6%	-1,6%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 April 2004 and November 2005. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 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	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.160	€16.960
	Average return of each year	-1,6%	-1,6%	-1,6%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 February 2004 and August 2005. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 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	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.140	€16.890
	Average return of each year	-1,6%	-1,6%	-1,6%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 December 2003 and May 2005. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 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	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.070	€16.650
	Average return of each year	-1,8%	-1,8%	-1,8%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 October 2003 and February 2005. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 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	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.070	€16.660
	Average return of each year	-1,8%	-1,8%	-1,8%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 August 2003 and November 2004. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

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	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.070	€16.660
	Average return of each year	-1,8%	-1,8%	-1,8%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 October 2002 and October 2003. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

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	€520	€6.460	€10.450
	Average return of each year	-47,5%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.100	€16.740
	Average return of each year	-1,7%	-1,7%	-1,7%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 October 2002 and October 2003. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.

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	€520	€6.460	€10.450
	Average return of each year	-47,5%	-8,1%	-6,7%
Unfavourable	What you might get back after costs	€980	€9.030	€16.520
	Average return of each year	-1,9%	-1,9%	-1,9%
Moderate	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
Favourable	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
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 October 2002 and October 2003. The moderate scenario occurred for an investment between December 1998 and January 2019 and the favourable scenario between July 2002 and August 2022.