

## 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](http://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.

**June 2025**

**Recommended holding period:**  
**Investment:**

**20 years**  
**€1.000 per year**

| Scenarios                        |                                               | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>after 20 years |
|----------------------------------|-----------------------------------------------|--------------------------------|----------------------------------|----------------------------------|
| <b>Minimum</b>                   | You could lose some or all of your investment |                                |                                  |                                  |
| <b>Stress</b>                    | What you might get back after costs           | €820                           | €7,940                           | €14,060                          |
|                                  | Average return of each year                   | -17.6%                         | -4.2%                            | -3.5%                            |
| <b>Unfavourable</b>              | What you might get back after costs           | €990                           | €9,280                           | €17,380                          |
|                                  | Average return of each year                   | -1.4%                          | -1.4%                            | -1.4%                            |
| <b>Moderate</b>                  | What you might get back after costs           | €1,040                         | €12,250                          | €29,770                          |
|                                  | Average return of each year                   | 3.7%                           | 3.7%                             | 3.7%                             |
| <b>Favourable</b>                | What you might get back after costs           | €1,040                         | €12,810                          | €32,640                          |
|                                  | Average return of each year                   | 4.5%                           | 4.5%                             | 4.5%                             |
| <b>Amount invested over time</b> |                                               | €1.000                         | €10.000                          | €20.000                          |

May 2025

|                             |                                               |                                |                                  |                                  |
|-----------------------------|-----------------------------------------------|--------------------------------|----------------------------------|----------------------------------|
| Recommended holding period: |                                               | 20 years                       |                                  |                                  |
| Investment:                 |                                               | €1.000 per year                |                                  |                                  |
| Scenarios                   |                                               | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>after 20 years |
| 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                          |

April 2025

|                             |                                               |                                |                                  |                                  |
|-----------------------------|-----------------------------------------------|--------------------------------|----------------------------------|----------------------------------|
| Recommended holding period: |                                               | 20 years                       |                                  |                                  |
| Investment:                 |                                               | €1.000 per year                |                                  |                                  |
| Scenarios                   |                                               | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>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                          |

March 2025

| Recommended holding period:<br>Investment: |                                               | 20 years<br>€1.000 per year |                                |                                  |                                  |
|--------------------------------------------|-----------------------------------------------|-----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Scenarios                                  |                                               |                             | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>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                          |                                  |

February 2025

| Recommended holding period:<br>Investment: |                                               | 20 years<br>€1.000 per year |                                |                                  |                                  |
|--------------------------------------------|-----------------------------------------------|-----------------------------|--------------------------------|----------------------------------|----------------------------------|
| Scenarios                                  |                                               |                             | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>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                          |                                  |

January 2025

|                             |                                               |                                |                                  |                                  |
|-----------------------------|-----------------------------------------------|--------------------------------|----------------------------------|----------------------------------|
| Recommended holding period: |                                               | 20 years                       |                                  |                                  |
| Investment:                 |                                               | €1.000 per year                |                                  |                                  |
| Scenarios                   |                                               | If you cash in after<br>1 year | If you cash in after<br>10 years | If you cash in<br>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                          |