

Performance Scenarios

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: 3 years

Investment: 10.000 EUR

| Performance Scenario | | If you surrender after 1 year | If you surrender after 3 years (Recommended Holding Period) |
|-----------------------|--|-------------------------------|---|
| Minimum | There is no minimum guaranteed return. | | |
| Stress Scenario | What you might get back after costs | 7.820 € | 8.300 € |
| | Average Return each year | -21,84% | -5,65% |
| Unfavourable Scenario | What you might get back after costs | 8.440 € | 8.940 € |
| | Average Return each year | -15,64% | -3,42% |
| Moderate Scenario | What you might get back after costs | 10.420 € | 10.940 € |
| | Average Return each year | 4,23% | 2,83% |
| Favourable Scenario | What you might get back after costs | 11.110 € | 12.200 € |
| | Average Return each year | 11,15% | 6,41% |

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.

The unfavourable scenario occurred for an investment between 30/09/21 - 30/09/22 (if you surrender after 1 year) and between 30/08/19 - 31/10/22 (if you surrender after 3 years). The moderate scenario occurred for an investment between 30/09/20 - 30/09/21 (if you surrender after 1 year) and between 31/05/22 - 31/07/25 (if you surrender after 3 years). The favourable scenario occurred for an investment between 31/03/20 - 31/03/21 (if you surrender after 1 year) and between 29/02/16 - 30/04/19 (if you surrender after 3 years).

What happens if Eurobank Fund Management Company (Luxembourg) S.A. is unable to payout?

The assets of the Fund constitute independent assets, distinct in all respects from the assets of the Management Company. The assets are kept by its Depository, "Eurobank Private Bank Luxembourg S.A.". In case of insolvency of the Management Company, the assets of the UCITS, the safekeeping of which has been assigned to the custodian, will not be affected. There is no compensation or guarantee scheme in place which may offset all or any such loss.

What are the costs?

The person who provides you with investment advice on this product or sells it to you in the context of providing investment services may charge you other costs. If this happens, they will give you information about this cost and how it affects your investment

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10.000 EUR is invested

| | If you surrender after 1 year | If you surrender after 3 years (Recommended Holding Period) |
|------------------------|-------------------------------|---|
| Total Costs | 124 € | 414 € |
| Annual cost impact (*) | 1,2% | 1,3% |

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 4,10% before costs and 2,83% after costs

Composition of Costs

| One-off costs upon entry or exit | | If you surrender after 1 year |
|---|---|-------------------------------|
| Entry Costs | 0,00% of the amount you pay in when entering this investment. | 0 EUR |
| Exit Costs | 0,00% of your investment before it is paid out to you. | 0 EUR |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 1,24% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 124 EUR |
| Transaction Costs | 0,00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 0 EUR |
| Incidental costs taken under specific conditions | | |
| Performance fees | None | 0 EUR |

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

Given the nature of the underlying investments of the Sub-Fund and its objective, a minimum holding period is recommended. Unitholders will be able to sell at all times according to exit fees policy.

How can I complain?

Unitholders have the right to complain free of charge via mail 534, Rue de Neudorf, L-2220 Luxembourg or email info@eurobankfmc.lu. Or through the network of branches of the local distributor Eurobank SA or through an online complaint form in its site.

Other relevant information

The Fund's prospectus and periodic reports are prepared for the entire Fund. Assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities allocated to one sub-fund may not impact the other sub-funds. Unitholders are entitled to convert their units in units of another category within the same sub-fund or in units of another sub-fund as described under "Conversion of Units" section of the prospectus.

Copies of the prospectus, last annual and semi-annual reports and other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the Management Company at 534, Rue de Neudorf, L-2220 Luxembourg or on our website www.eurobankfmc.lu. The information about past performances will be also available on our company's website www.eurobankfmc.lu.

The information about past performances over the last 1 year and previous calculations for monthly scenario returns, will be also available on our company's website www.eurobankfmc.lu and on investment manager's website www.eurobankam.gr.

This Fund is subject to the tax legislation of Luxembourg which may have an impact on your personal tax position. Please contact a tax advisor for further details.

Eurobank Fund Management Company (Luxembourg) S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus for the (LF).

The details of the up-to-date remuneration policy of Eurobank Fund Management Company (Luxembourg) S.A., including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, are available on the web-site www.eurobankfmc.lu. A paper copy will be made available free of charge upon request.