

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: CONSERVATIVE 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	€980	€9.420	€17.860
	Average return of each year	-2,0%	-1,1%	-1,1%
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	€1.000	€10.170	€20.670
	Average return of each year	0,3%	0,3%	0,3%
Favourable	What you might get back after costs	€1.010	€10.460	€21.820
	Average return of each year	0,8%	0,8%	0,8%
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 2010 and July 2018. The moderate scenario occurred for an investment between February 2001 and March 2021 and the favourable scenario between August 1998 and September 2018.

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	€980	€9.410	€17.840
	Average return of each year	-2,0%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.410	€17.840
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.000	€10.200	€20.770
	Average return of each year	0,4%	0,4%	0,4%
Favourable	What you might get back after costs	€1.010	€10.470	€21.830
	Average return of each year	0,8%	0,8%	0,8%
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 2010 and January 2018. The moderate scenario occurred for an investment between December 2000 and January 2021 and the favourable scenario between June 1998 and July 2018.

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	€980	€9.410	€17.820
	Average return of each year	-2,0%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.410	€17.820
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.000	€10.210	€20.830
	Average return of each year	0,4%	0,4%	0,4%
Favourable	What you might get back after costs	€1.010	€10.470	€21.840
	Average return of each year	0,8%	0,8%	0,8%
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 2010 and October 2017. The moderate scenario occurred for an investment between November 2000 and December 2020 and the favourable scenario between May 1998 and June 2018.

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	€980	€9.400	€17.810
	Average return of each year	-2,0%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.810
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.000	€10.230	€20.880
	Average return of each year	0,4%	0,4%	0,4%
Favourable	What you might get back after costs	€1.010	€10.470	€21.840
	Average return of each year	0,8%	0,8%	0,8%
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 2009 and July 2017. The moderate scenario occurred for an investment between October 2000 and November 2020 and the favourable scenario between April 1998 and May 2018.

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	€980	€9.400	€17.810
	Average return of each year	-2,0%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.810
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.000	€10.240	€20.930
	Average return of each year	0,4%	0,4%	0,4%
Favourable	What you might get back after costs	€1.010	€10.470	€21.850
	Average return of each year	0,8%	0,8%	0,8%
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 2009 and April 2017. The moderate scenario occurred for an investment between September 2000 and October 2020 and the favourable scenario between March 1998 and April 2018.

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	€980	€9.400	€17.800
	Average return of each year	-2,1%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.800
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.000	€10.250	€20.980
	Average return of each year	0,5%	0,5%	0,5%
Favourable	What you might get back after costs	€1.010	€10.470	€21.850
	Average return of each year	0,8%	0,8%	0,8%
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 2009 and January 2017. The moderate scenario occurred for an investment between August 2000 and September 2020 and the favourable scenario between February 1998 and March 2018.

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	€980	€9.400	€17.800
	Average return of each year	-2,1%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.800
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.010	€10.280	€21.090
	Average return of each year	0,5%	0,5%	0,5%
Favourable	What you might get back after costs	€1.010	€10.480	€21.900
	Average return of each year	0,9%	0,9%	0,9%
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 July 2008 and April 2015. The moderate scenario occurred for an investment between January 2000 and February 2020 and the favourable scenario between August 1997 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	€980	€9.400	€17.790
	Average return of each year	-2,1%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.790
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.010	€10.290	€21.130
	Average return of each year	0,5%	0,5%	0,5%
Favourable	What you might get back after costs	€1.010	€10.480	€21.900
	Average return of each year	0,9%	0,9%	0,9%
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 July 2008 and April 2015. The moderate scenario occurred for an investment between January 2000 and February 2020 and the favourable scenario between August 1997 and September 2017.

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	€980	€9.400	€17.790
	Average return of each year	-2,1%	-1,1%	-1,1%
Unfavourable	What you might get back after costs	€990	€9.400	€17.790
	Average return of each year	-1,1%	-1,1%	-1,1%
Moderate	What you might get back after costs	€1.010	€10.300	€21.180
	Average return of each year	0,5%	0,5%	0,5%
Favourable	What you might get back after costs	€1.010	€10.490	€21.910
	Average return of each year	0,9%	0,9%	0,9%
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 July 2008 and April 2015. The moderate scenario occurred for an investment between January 2000 and February 2020 and the favourable scenario between August 1997 and September 2017.