

## 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.

### 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.200	€17.090
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.180	€17.030
	Average return of each year	-1,6%	-1,6%	-1,6%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,7%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.160	€16.960
	Average return of each year	-1,6%	-1,6%	-1,6%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.140	€16.890
	Average return of each year	-1,6%	-1,6%	-1,6%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.070	€16.650
	Average return of each year	-1,8%	-1,8%	-1,8%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.070	€16.660
	Average return of each year	-1,8%	-1,8%	-1,8%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,6%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.070	€16.660
	Average return of each year	-1,8%	-1,8%	-1,8%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,5%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.100	€16.740
	Average return of each year	-1,7%	-1,7%	-1,7%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
	Average return of each year	4,2%	4,2%	4,2%
<b>Amount invested over time</b>		€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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€520	€6.460	€10.450
	Average return of each year	-47,5%	-8,1%	-6,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.030	€16.520
	Average return of each year	-1,9%	-1,9%	-1,9%
<b>Moderate</b>	What you might get back after costs	€1.030	€11.780	€27.550
	Average return of each year	3,0%	3,0%	3,0%
<b>Favourable</b>	What you might get back after costs	€1.040	€12.650	€31.780
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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.