

## 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:** INCOME 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	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.200	€17.080
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.130	€24.630
	Average return of each year	1,9%	1,9%	1,9%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.510	€26.320
	Average return of each year	2,5%	2,5%	2,5%
<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 2004 and January 2007. The moderate scenario occurred for an investment between June 2001 and July 2021 and the favourable scenario between September 1998 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.200	€17.080
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.150	€24.690
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.510	€26.320
	Average return of each year	2,5%	2,5%	2,5%
<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 July 2006. The moderate scenario occurred for an investment between March 2001 and April 2021 and the favourable scenario between September 1998 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.190	€17.060
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.150	€24.690
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.510	€26.320
	Average return of each year	2,5%	2,5%	2,5%
<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 June 2004 and April 2006. The moderate scenario occurred for an investment between August 2000 and September 2020 and the favourable scenario between September 1998 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.190	€17.050
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.160	€24.720
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.510	€26.320
	Average return of each year	2,5%	2,5%	2,5%
<b>Amount invested over time</b>		<b>€1.000</b>	<b>€10.000</b>	<b>€20.000</b>

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between April 2004 and January 2006. The moderate scenario occurred for an investment between February 2001 and March 2021 and the favourable scenario between September 1998 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<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	€1.020	€11.160	€24.760
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.530	€26.410
	Average return of each year	2,6%	2,6%	2,6%
<b>Amount invested over time</b>		<b>€1.000</b>	<b>€10.000</b>	<b>€20.000</b>

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between February 2004 and October 2005. 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<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	€1.020	€11.170	€24.770
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.570	€26.600
	Average return of each year	2,6%	2,6%	2,6%
<b>Amount invested over time</b>		<b>€1.000</b>	<b>€10.000</b>	<b>€20.000</b>

The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between December 2003 and July 2005. The moderate scenario occurred for an investment between October 2000 and November 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,4%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.160	€16.970
	Average return of each year	-1,6%	-1,6%	-1,6%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.170	€24.790
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.680	€27.090
	Average return of each year	2,8%	2,8%	2,8%
<b>Amount invested over time</b>		<b>€1.000</b>	<b>€10.000</b>	<b>€20.000</b>

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 November 1998 and December 2018 and the favourable scenario between September 1997 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,5%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.190	€17.050
	Average return of each year	-1,5%	-1,5%	-1,5%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.180	€24.830
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.680	€27.090
	Average return of each year	2,8%	2,8%	2,8%
<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 November 1998 and December 2018 and the favourable scenario between September 1997 and October 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
<b>Minimum</b>	You could lose some or all of your investment			
<b>Stress</b>	What you might get back after costs	€810	€8.420	€15.260
	Average return of each year	-19,5%	-3,1%	-2,7%
<b>Unfavourable</b>	What you might get back after costs	€980	€9.160	€16.940
	Average return of each year	-1,6%	-1,6%	-1,6%
<b>Moderate</b>	What you might get back after costs	€1.020	€11.190	€24.860
	Average return of each year	2,0%	2,0%	2,0%
<b>Favourable</b>	What you might get back after costs	€1.030	€11.750	€27.400
	Average return of each year	2,9%	2,9%	2,9%
<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 November 1998 and December 2018 and the favourable scenario between September 1997 and October 2017.