

MONTHLY PERFORMANCE SCENARIO DOCUMENT

Asset Class: European Equity
Product manufacturer: Utmost PanEurope dac
Production date: 1/7/2024

The scenarios shown are based on recent scenarios and are estimates of future performance. They do not provide an exact indicator of performance and actual returns could be lower.

WHAT IS BEING SHOWN?

This document tracks the benchmark's performance scenarios as they would appear on the corresponding Specific Information Document for each month shown. You can compare these scenarios with the scenarios of other products. The scenarios use an analysis of the underlying benchmarks on a rolling 15-year time-period.

This is a simulation of your chosen investment option based on a typical exposure to the types of asset represented by the asset class.

This investment option was created to be a guide for potential Utmost PanEurope policyholders who choose similar investment options. This investment option was created in 2022.

This is a simulated performance.

Performance is shown after deduction of ongoing charges. Any entry and exit charges are included in the calculation.

Date	Term	STRESS SCENARIO		UNFAVOURABLE SCENARIO		MODERATE SCENARIO		FAVOURABLE SCENARIO	
		What you might get back after costs	Avg return per year	What you might get back after costs	Avg return per year	What you might get back after costs	Avg return per year	What you might get back after costs	Avg return per year
1/7/2024	1 Year	€7,230	-27.7%	€8,500	-15.0%	€11,000	10.0%	€14,230	42.3%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,960	6.9%	€19,100	13.8%
	10 Years	€1,720	-16.1%	€11,160	1.1%	€17,080	5.5%	€26,750	10.3%
1/6/2024	1 Year	€7,230	-27.7%	€8,500	-15.0%	€11,000	10.0%	€14,230	42.3%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,880	6.8%	€19,180	13.9%
	10 Years	€1,720	-16.1%	€10,780	0.8%	€16,730	5.3%	€26,750	10.3%
1/5/2024	1 Year	€7,240	-27.6%	€8,500	-15.0%	€11,000	10.0%	€15,220	52.2%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,950	6.9%	€21,860	16.9%
	10 Years	€1,720	-16.1%	€10,880	0.8%	€16,890	5.4%	€28,400	11.0%
1/4/2024	1 Year	€6,180	-38.2%	€8,500	-15.0%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,900	6.8%	€24,100	19.2%
	10 Years	€1,720	-16.1%	€10,460	0.5%	€16,650	5.2%	€30,480	11.8%
1/3/2024	1 Year	€6,180	-38.2%	€8,500	-15.0%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,830	6.7%	€24,100	19.2%
	10 Years	€1,720	-16.1%	€10,280	0.3%	€16,350	5.0%	€30,480	11.8%
1/2/2024	1 Year	€6,180	-38.2%	€8,500	-15.0%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,800	6.7%	€24,100	19.2%
	10 Years	€1,720	-16.1%	€10,120	0.1%	€16,430	5.1%	€30,480	11.8%
1/1/2024	1 Year	€6,180	-38.2%	€8,500	-15.0%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,610	6.4%	€24,100	19.2%
	10 Years	€1,720	-16.1%	€9,750	-0.3%	€15,880	4.7%	€30,480	11.8%
1/12/2023	1 Year	€6,180	-38.2%	€8,500	-15.0%	€11,040	10.4%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,460	6.1%	€24,100	19.2%
	10 Years	€1,730	-16.1%	€9,130	-0.9%	€14,910	4.1%	€30,480	11.8%
1/11/2023	1 Year	€6,180	-38.2%	€8,500	-1.7%	€11,040	10.4%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-0.5%	€13,620	6.4%	€24,100	19.2%
	10 Years	€1,720	-16.1%	€9,480	-0.4%	€15,580	4.5%	€30,480	11.8%
1/10/2023	1 Year	€5,840	-41.6%	€8,500	-15.0%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,580	6.3%	€24,100	19.2%
	10 Years	€1,730	-16.1%	€9,650	-0.4%	€15,930	4.8%	€30,480	11.8%
1/9/2023	1 Year	€5,840	-41.6%	€8,310	-16.9%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,840	6.7%	€20,320	15.2%
	10 Years	€1,730	-16.1%	€9,910	-0.1%	€16,280	5.0%	€30,480	11.8%
1/8/2023	1 Year	€5,840	-41.6%	€7,530	-24.7%	€11,000	10.0%	€15,490	54.9%
	5 Years	€1,910	-28.2%	€9,170	-1.7%	€13,630	6.4%	€24,100	19.2%
	10 Years	€1,730	-16.1%	€9,700	-0.3%	€16,060	4.9%	€30,480	11.8%