SUSTAINABLE FRONTIER FUND A SEK

SUSTAINABLE FRUNTIER FU	IND A SEK		
Recommended holding peri	iod 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmen	it.	
Stress	What you might get back after costs:	SEK 53 600	SEK 47 500
	Average annual return:	-46.4%	-13.9%
Unfavourable Scenario	What you might get back after costs:	SEK 76 400	SEK 100 300
	Average annual return:	-23.6%	0.1%
Moderate Scenario	What you might get back after costs:	SEK 108 200	SEK 151 500
Woderate Scenario	Average annual return:	8.2%	8.7%
Favourable Scenario	What you might get back after costs:	SEK 163 000	SEK 211 900
	Average annual return:	63.0%	16.2%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding peri	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	€5 420	€5 330
	Average annual return:	-45.8%	-11.8%
Unfavourable Scenario	What you might get back after costs:	€7 250	€8 880
	Average annual return:	-27.5%	-2.3%
Moderate Scenario	What you might get back after costs:	€10 700	€13 820
	Average annual return:	7.0%	6.7%
Favourable Scenario	What you might get back after costs:	€17 210	€21 490
	Average annual return:	72.1%	16.5%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding perio	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment		
Stress	What you might get back after costs:	\$5 770	\$5 460
	Average annual return:	-42.3%	-11.4%
Unfavourable Scenario	What you might get back after costs:	\$7 040	\$8 770
	Average annual return:	-29.6%	-2.6%
Moderate Scenario	What you might get back after costs:	\$10 760	\$13 260
	Average annual return:	7.6%	5.8%
Favourable Scenario	What you might get back after costs:	\$18 520	\$21 230
	Average annual return:	85.2%	16.2%

Recommended holding period	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 57 700	NOK 49 100
	Average annual return:	-42.3%	-13.3%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 110 000
	Average annual return:	-17.1%	1.9%
		NOV 400 400	NOV 456 700
Moderate Scenario	What you might get back after costs:	NOK 109 400	NOK 156 700
	Average annual return:	9.4%	9.4%
Favourable Casmaria	Mark was reight ant book often poster	NOV 100 F00	NOV 212 000
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 212 900
	Average annual return:	60.5%	16.3%

SUSTAINABLE FRONTIER FUND A SEK

3031AINABLE FRONTIER FO	ND A 3LK		
Recommended holding period	od 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmen	nt.	
Stress	What you might get back after costs:	SEK 56 800	SEK 46 800
_	Average annual return:	-43.2%	-14.1%
Unfavourable Scenario	What you might get back after costs:	SEK 76 400	SEK 89 500
	Average annual return:	-23.6%	-2.2%
Moderate Scenario	What you might get back after costs:	SEK 108 200	SEK 148 900
iviouerate scenario	Average annual return:	8.2%	3EK 148 900 8.3%
Favourable Scenario	What you might get back after costs:	SEK 163 000	SEK 211 900
	Average annual return:	63.0%	16.2%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding per	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investmen	t.	
Stress	What you might get back after costs:	€5 620	€5 230
	Average annual return:	-43.8%	-12.2%
Unfavourable Scenario	What you might get back after costs:	€7 250	€7 570
	Average annual return:	-27.5%	-5.4%
Moderate Scenario	What you might get back after costs:	€10 660	€13 450
	Average annual return:	6.6%	6.1%
Favourable Scenario	What you might get back after costs:	€17 210	€21 490
	Average annual return:	72.1%	16.5%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding period	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	·.·	
Stress	What you might get back after costs:	\$5 610	\$5 310
	Average annual return:	-43.9%	-11.9%
		4	4
Unfavourable Scenario	What you might get back after costs:	\$7 040	\$7 450
	Average annual return:	-29.6%	-5.7%
Moderate Scenario	What you might get back after costs:	\$10 630	\$12 920
Moderate Scenario	, 5 5	·	
	Average annual return:	6.3%	5.3%
Favourable Scenario	What you might get back after costs:	\$18 520	\$21 230
	Average annual return:	85.2%	16.2%

Recommended holding peri	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 42 600	NOK 45 500
	Average annual return:	-57.4%	-14.6%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 100 500
	Average annual return:	-17.1%	0.1%
Moderate Scenario	What you might get back after costs:	NOK 109 000	NOK 152 600
	Average annual return:	9.0%	8.8%
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 212 900
	Average annual return:	60.5%	16.3%

SUSTAINABLE FRONTIER FUND A SEK

3031AINABLE PRONTIER PO	ND A SEK		
Recommended holding peri-	od 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	e or all of your
Minimum	investmen	t.	
Stress	What you might get back after costs:	SEK 53 200	SEK 45 700
	Average annual return:	-46.8%	-14.5%
Unfavourable Scenario	What you might get back after costs:	SEK 76 400	SEK 89 500
	Average annual return:	-23.6%	-2.2%
Moderate Scenario	What you might get back after costs:	SEK 107 500	SEK 148 000
	Average annual return:	7.5%	8.2%
Favourable Scenario	What you might get back after costs:	SEK 163 000	SEK 186 100
	Average annual return:	63.0%	13.2%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding per	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investmen	t.	
Stress	What you might get back after costs:	€4 490	€4 260
	Average annual return:	-55.1%	-15.7%
Unfavourable Scenario	What you might get back after costs:	€7 250	€7 570
	Average annual return:	-27.5%	-5.4%
Moderate Scenario	What you might get back after costs:	€10 500	€13 400
	Average annual return:	5.0%	6.0%
Favourable Scenario	What you might got back after costs:	€17 210	€17 090
ravourable scenario	What you might get back after costs:		
	Average annual return:	72.1%	11.3%

SUSTAINABLE FRONTIER FUND D USD

303TAINABLE TROITTIERT 0			
Recommended holding period	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	\$4 570	\$4 370
	Average annual return:	-54.3%	-15.3%
Unfavourable Scenario	What you might get back after costs:	\$7 040	\$7 450
	Average annual return:	-29.6%	-5.7%
Moderate Scenario	What you might get back after costs:	\$10 470	\$12 560
	Average annual return:	4.7%	4.7%
Favourable Scenario	What you might get back after costs:	\$18 520	\$17 160
	Average annual return:	85.2%	11.4%

Recommended holding peri	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 42 500	NOK 41 700
	Average annual return:	-57.5%	-16.0%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 100 500
	Average annual return:	-17.1%	0.1%
Moderate Scenario	What you might get back after costs:	NOK 106 900	NOK 149 000
	Average annual return:	6.9%	8.3%
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 206 000
	Average annual return:	60.5%	15.6%

SUSTAINABLE FRONTIER FUND A SEK

Recommended holding perio			
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	ou could lose som	e or all of your
Minimum	investmen	t.	
Church	William and a state of the stat	CEK E3 300	CEK 45 700
Stress	What you might get back after costs:	SEK 53 300	SEK 45 700
	Average annual return:	-46.7%	-14.5%
Unfavourable Scenario	What you might get back after costs:	SEK 76 400	SEK 89 200
	Average annual return:	-23.6%	-2.3%
Moderate Scenario	What you might get back after costs:	SEK 105 300	SEK 134 700
	Average annual return:	5.3%	6.1%
Favourable Scenario	What you might get back after costs:	SEK 163 000	SEK 175 500
	Average annual return:	63.0%	11.9%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding per	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	ne or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	€4 490	€4 260
	Average annual return:	-55.1%	-15.7%
Unfavourable Scenario	What you might get back after costs:	€7 250	€7 570
	Average annual return:	-27.5%	-5.4%
Moderate Scenario	What you might get back after costs:	€10 230	€12 090
	Average annual return:	2.3%	3.9%
Favourable Scenario	What you might get back after costs:	€17 210	€16 180
	Average annual return:	72.1%	10.1%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding perio	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	\$4 570	\$4 370
	Average annual return:	-54.3%	-15.3%
Unfavourable Scenario	What you might get back after costs:	\$7 040	\$7 450
	Average annual return:	-29.6%	-5.7%
Moderate Scenario	What you might get back after costs:	\$9 910	\$10 930
	Average annual return:	-0.9%	1.8%
Favourable Scenario	What you might get back after costs:	\$18 520	\$17 160
	Average annual return:	85.2%	11.4%

Recommended holding perio	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investme	nt.	
Stress	What you might get back after costs:	NOK 42 500	NOK 41 700
	Average annual return:	-57.5%	-16.0%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 89 000
omavourable scenario	Average annual return:	-17.1%	-2.3%
Moderate Scenario	What you might get back after costs:	NOK 106 200	NOK 141 100
	Average annual return:	6.2%	7.1%
		NOV 450 500	NOV 402 000
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 183 000
	Average annual return:	60.5%	12.8%

SUSTAINABLE FRONTIER FUND A SEK

3031AINABLE I NONTIER TO	ND A JLK		
Recommended holding peri	od 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmen	it.	
Stress	What you might get back after costs:	SEK 51 200	SEK 44 900
	Average annual return:	-48.8%	-14.8%
Unfavourable Scenario	What you might get back after costs:	SEK 79 700	SEK 90 000
Omavourable sechano	Average annual return:	-20.3%	-2.1%
Moderate Scenario	What you might get back after costs:	SEK 108 700	SEK 140 600
	Average annual return:	8.7%	7.1%
Favourable Scenario	What you might get back after costs:	SEK 161 200	SEK 183 900
	Average annual return:	61.2%	13.0%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding per	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investmen	t.	
Stress	What you might get back after costs:	€4 800	€4 270
	Average annual return:	-52.0%	-15.6%
Unfavourable Scenario	What you might get back after costs:	€7 420	€7 950
	Average annual return:	-25.8%	-4.5%
Moderate Scenario	What you might get back after costs:	€10 680	€12 490
	Average annual return:	6.8%	4.6%
Favourable Scenario	What you might get back after costs:	€16 250	€16 480
Favourable Scellario			
	Average annual return:	62.5%	10.5%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding perio	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment		
Stress	What you might get back after costs:	\$5 430	\$5 620
	Average annual return:	-45.7%	-10.9%
Unfavourable Scenario	What you might get back after costs:	\$7 420	\$7 630
	Average annual return:	-25.8%	-5.3%
Moderate Scenario	What you might get back after costs:	\$9 990	\$11 000
	Average annual return:	-0.1%	1.9%
Favourable Scenario	What you might get back after costs:	\$17 170	\$17 300
	Average annual return:	71.7%	11.6%

Recommended holding period	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 50 700	NOK 48 800
	Average annual return:	-49.3%	-13.4%
Unfavourable Scenario	What you might get back after costs:	NOK 82 000	NOK 91 100
	Average annual return:	-18.0%	-1.8%
Moderate Scenario	What you might get back after costs:	NOK 110 100	NOK 140 000
	Average annual return:	10.1%	7.0%
Favourable Scenario	What you might get back after costs:	NOK 160 900	NOK 186 800
	Average annual return:	60.9%	13.3%

SUSTAINABLE FRONTIER FUND A SEK

3031AINABLE TROITIER TO	IND A JLK		
Recommended holding peri	od 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	SEK 51 200	SEK 44 900
	Average annual return:	-48.8%	-14.8%
Unfavourable Scenario	What you might get back after costs:	SEK 76 300	SEK 85 000
	Average annual return:	-23.7%	-4.7%
Moderate Scenario	What you might get back after costs:	SEK 109 800	SEK 148 800
	Average annual return:	9.8%	8.3%
Favourable Scenario	What you might get back after costs:	SEK 163 900	SEK 208 200
	Average annual return:	63.9%	15.8%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding per	iod 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investmen	t.	
Stress	What you might get back after costs:	€4 800	€4 270
	Average annual return:	-52.0%	-15.6%
Unfavourable Scenario	What you might get back after costs:	€7 190	€7 190
	Average annual return:	-28.1%	-6.6%
Moderate Scenario	What you might get back after costs:	€10 820	€13 220
	Average annual return:	8.2%	5.7%
Favourable Casparia	What you wight got book often costs.	£1C 080	617 410
Favourable Scenario	What you might get back after costs:	€16 980	€17 410
	Average annual return:	69.8%	11.7%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding perio	c 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	:	
Stress	What you might get back after costs:	\$5 430	\$5 620
	Average annual return:	-45.7%	-10.9%
Unfavourable Scenario	What you might get back after costs:	\$6 970	\$7 200
	Average annual return:	-30.3%	-6.5%
Moderate Scenario	What you might get back after costs:	\$10 300	\$11 720
	Average annual return:	3.0%	3.2%
Favourable Scenario	What you might get back after costs:	\$18 330	\$17 720
	Average annual return:	83.3%	12.1%

Recommended holding peri	oc 5 years		
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 50 700	NOK 48 800
	Average annual return:	-49.3%	-13.4%
Unfavourable Scenario	What you might get back after costs:	NOK 78 900	NOK 83 800
	Average annual return:	-21.1%	-3.5%
Moderate Scenario	What you might get back after costs:	NOK 111 300	NOK 148 400
	Average annual return:	11.3%	8.2%
Favourable Scenario	What you might get back after costs:	NOK 162 600	NOK 223 600
	Average annual return:	62.6%	17.5%

SUSTAINABLE FRONTIER FUND A SEK

Recommended holding perio			
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	e or all of your
Minimum	investmen	it.	
Church	William and the same of the sa	CEK E4 200	SEK 44 000
Stress	What you might get back after costs:	SEK 51 200	SEK 44 900
	Average annual return:	-48.8%	-14.8%
Unfavourable Scenario	What you might get back after costs:	SEK 76 300	SEK 85 000
	Average annual return:	-23.7%	-3.2%
Moderate Scenario	What you might get back after costs:	SEK 110 600	SEK 152 400
	Average annual return:	10.6%	8.8%
Favourable Scenario	What you might get back after costs:	SEK 163 900	SEK 211 100
	Average annual return:	63.9%	16.1%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding peri	od 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	€2 610	€2 230
	Average annual return:	-73.9%	-25.9%
Unfavourable Scenario	What you might get back after costs:	€7 250	€7 570
	Average annual return:	-27.5%	-5.4%
Moderate Scenario	What you might get back after costs:	€10 870	€13 550
	Average annual return:	8.7%	6.3%
Favourable Scenario	What you might get back after costs:	€17 210	€17 700
	Average annual return:	72.1%	12.1%

SUSTAINABLE FRONTIER FUND D USD

Recommended holding perio	oc 5 years		
Investment:	\$10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	e or all of your
Minimum	investment		
Stress	What you might get back after costs:	\$2 640	\$2 220
	Average annual return:	-73.6%	-26.0%
Unfavourable Scenario	What you might get back after costs:	\$7 040	\$7 450
	Average annual return:	-29.6%	-5.7%
Moderate Scenario	What you might get back after costs:	\$10 540	\$12 070
	Average annual return:	5.4%	3.8%
Favourable Scenario	What you might get back after costs:	\$18 520	\$17 160
	Average annual return:	85.2%	11.4%

Recommended holding period	oc E voors		
•			
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	nt.	
Stress	What you might get back after costs:	NOK 46 600	NOK 36 700
	Average annual return:	-53.4%	-18.2%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 83 800
	Average annual return:	-17.1%	-3.5%
Moderate Scenario	What you might get back after costs:	NOK 111 900	NOK 152 100
	Average annual return:	11.9%	8.7%
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 226 200
	Average annual return:	60.5%	17.7%

SUSTAINABLE FRONTIER FUND A SEK

3031AINABLE PRONTIER PO	ND A SEK		
Recommended holding peri-	od 5 years		
Investment:	SEK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investmer	it.	
Stress	What you might get back after costs:	SEK 51 000	SEK 44 600
	Average annual return:	-49.0%	-14.9%
Unfavourable Scenario	What you might get back after costs:	SEK 75 700	SEK 85 200
	Average annual return:	-24.3%	-3.3%
Moderate Scenario	What you might get back after costs:	SEK 111 200	SEK 154 600
	Average annual return:	11.2%	9.1%
Favourable Scenario	What you might get back after costs:	SEK 165 200	SEK 209 600
	Average annual return:	65.2%	16.0%

SUSTAINABLE FRONTIER FUND C EUR

Recommended holding peri	od 5 years		
Investment:	€10 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return. Y	ou could lose som	ne or all of your
Minimum	investment	t.	
Stress	What you might get back after costs:	€2 590	€2 230
	Average annual return:	-74.1%	-25.9%
Unfavourable Scenario	What you might get back after costs:	€7 250	€7 570
	Average annual return:	-27.5%	-5.4%
Moderate Scenario	What you might get back after costs:	€10 970	€13 820
	Average annual return:	9.7%	6.7%
Favourable Scenario	What you might get back after costs:	€17 210	€17 700
	Average annual return:	72.1%	12.1%

SUSTAINABLE FRONTIER FUND D USD

5 years		
\$10 000		After 5 years
		(recommended
	After 1 year	holding period)
There is no minimum guaranteed return. Y	ou could lose som	e or all of your
investment	t	
What you might get back after costs:	\$2 680	\$2 220
Average annual return:	-73.2%	-26.0%
		\$7 450
Average annual return:	-29.6%	-5.7%
M/h at vav saight got hook often acets.	¢10.630	¢12.440
		\$12 440
Average annual return:	6.2%	4.5%
What you might get back after costs:	\$18 520	\$17 160
Average annual return:	85.2%	11.4%
	There is no minimum guaranteed return. Y investment What you might get back after costs:	There is no minimum guaranteed return. You could lose some investment. What you might get back after costs: \$2 680 Average annual return: -73.2% What you might get back after costs: \$7 040 Average annual return: -29.6% What you might get back after costs: \$10 620 Average annual return: 6.2% What you might get back after costs: \$18 520

Recommended holding period	or 5 years		
•			After F
Investment:	NOK 100 000		After 5 years
			(recommended
Scenarios		After 1 year	holding period)
	There is no minimum guaranteed return.	You could lose som	ne or all of your
Minimum	investme	nt.	
Stress	What you might get back after costs:	NOK 46 500	NOK 36 700
	Average annual return:	-53.5%	-18.2%
Unfavourable Scenario	What you might get back after costs:	NOK 82 900	NOK 88 700
	Average annual return:	-17.1%	-3.4%
Moderate Scenario	What you might get back after costs:	NOK 112 800	NOK 152 100
	Average annual return:	12.8%	8.8%
Favourable Scenario	What you might get back after costs:	NOK 160 500	NOK 232 300
	Average annual return:	60.5%	18.4%