

**Investitie in valoare de 10,000 EUR**

| <b>SCENARII</b>       |                                                      | <b>Dupa 1 an</b>        | <b>Dupa 5 ani</b>       | <b>Dupa 10 ani (perioada de detinere recomandata)</b> |
|-----------------------|------------------------------------------------------|-------------------------|-------------------------|-------------------------------------------------------|
| Scenariul de criza    | Ce suma puteti primi dupa deducerea costurilor (EUR) | 5,706                   | 4,943                   | 3,539                                                 |
|                       | Randament mediu anual                                | -42.94%                 | -13.14%                 | -9.87%                                                |
| Scenariul nefavorabil | Perioada scenariu                                    | 31.12.2021 – 31.12.2022 | 31.03.2015-31.03.2020   | 28.02.2025 – 30.06.2026                               |
|                       | Ce suma puteti primi dupa deducerea costurilor (EUR) | 8,478                   | 9,918                   | 11,538                                                |
|                       | Randament mediu anual                                | -15.22%                 | -0.16%                  | 1.44%                                                 |
| Scenariul moderat     | Perioada scenariu                                    | 31.07.2012 – 31.07.2013 | 31.01.2014-31.01.2019   | 31.07.2013 – 31.07.2023                               |
|                       | Ce suma puteti primi dupa deducerea costurilor (EUR) | 10,805                  | 14,036                  | 19,395                                                |
|                       | Randament mediu anual                                | 8.05%                   | 7.02%                   | 6.85%                                                 |
| Scenariul favorabil   | Perioada scenariu                                    | 31.03.2020 – 31.03.2021 | 30.09.2011 – 30.09.2016 | 30.09.2011 – 30.09.2021                               |
|                       | Ce suma puteti primi dupa deducerea costurilor (EUR) | 13,824                  | 16,743                  | 26,080                                                |
|                       | Randament mediu anual                                | 38.24%                  | 10.86%                  | 10.06%                                                |