

## Momentum Enhanced Growth Option | December 2020

### Momentum Outcome-based Investing background (Philosophy)

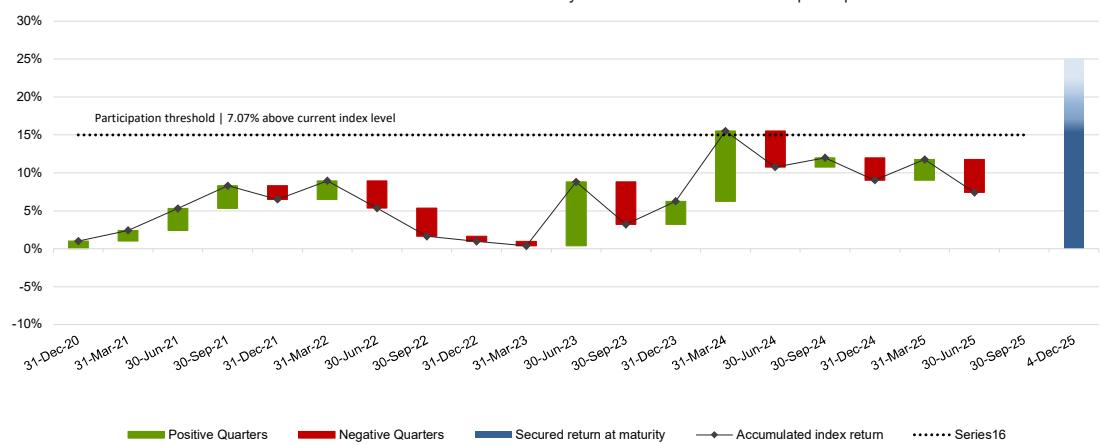
Investment success is about consistently meeting an investor's investment needs – whether that be to generate an income stream in retirement, preserve capital or simply to grow wealth within the parameters of a certain risk profile. To maximise the probability of an investor reaching their desired objective, we have built a leading range of outcome-based investment solutions that set their sights beyond mere benchmarks. They focus instead on the things that matter most to investors: ensuring that they achieve their investment goals.

### Momentum Enhanced Growth Option outcome and objectives

The Momentum Enhanced Growth Option is a five-year term investment solution that provides a secured return of 15% at maturity as well as enhanced growth potential linked to the performance of a global multi-asset class index. This structured investment suits a moderate risk investment strategy, targeting above-inflation returns over a period of five years. This investment report gives information about the growth component of the Momentum Enhanced Growth Option December 2020 tranche.

### BNP Paribas Multi-Asset Diversified Vol 8 EUR Future Index | performance analysis since inception of tranche

The value of the index on 30 June 2025 was 1373.22. The index must rise by 7.07% before it reaches the participation threshold of 1470.35.



Source: BNP Paribas as of 30 June 2025

Note: The first period indicated in the graph is not a full quarter. This is the period from inception to 31 December 2020.

### Key performance features

- Last quarter : The index fell by 3.91%.
- Since inception : The index has risen by 7.40% since inception.

Performance score card		
Negative quarters	Return from inception	Positive quarters
9	7.40%	10

Source: BNP Paribas as of 30 June 2025

### Structured investment information

Investment term	: 5 years
Capital guarantee	: 100% of initial investment amount guaranteed
Secured return	: 15% at maturity
Participation threshold	: 115% of initial index level (1470.35 index level)
Participation Rate	: 200% of gains above participation threshold
Start Date	: 04 December 2020 (initial index level 1278.56)
Maturity date	: 04 December 2025
Underlying index	: BNP Paribas Multi-Asset Diversified Vol 8 EUR Future Index
Bloomberg code	: BNPIMD8F Index
Insurer	: MMI Group Limited
Issuer	: BNP Paribas Issuance B.V.

### Structured investment charges

Upfront policy fee	: 4.20%
Yearly policy fee	: 1.20%
All policy fees payable on the Momentum Enhanced Growth Option are priced into the structure of the product and based on the initial investment amount.	
Fees will be paid out of the product on a yearly basis at the beginning of each year. The value of these charges will show a drop in the market value of the product when they are paid.	

### Investment term remaining | 0.43 years till maturity



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The investor accepts there are specific investment risks for every type of investment fund, such as shares, collective investment schemes and/or structured investments. You accept that evaluating and assessment of the investment funds on your own without the assistance of a financial advisor may be risky and may not be suitable for your risk profile.

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