

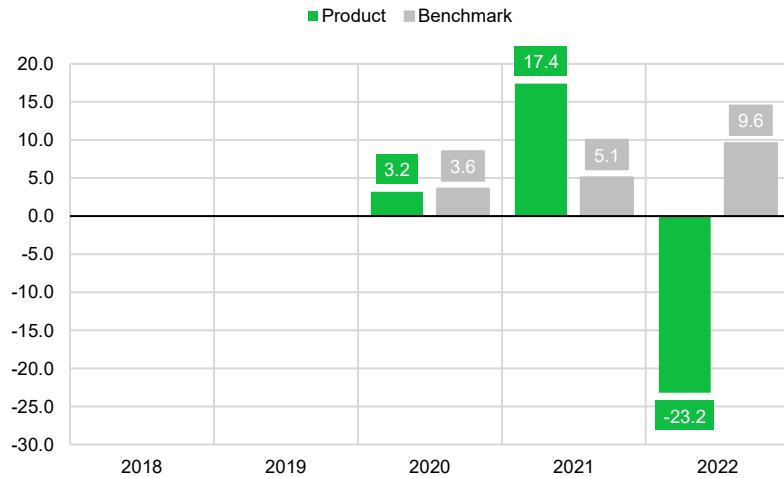


Flexible Savings Plan (GTC-17210810)

NOVIS Sustainability Insurance Fund

Past Performance

This chart shows the product's performance as the percentage loss or gain per year over last 3 years, and values of its benchmark.



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past and compare it to its benchmark.

Benchmark we have used in the chart is the inflation of Iceland.

The past performance presented in the chart assume you have invested into the insurance fund **NOVIS Sustainability Insurance Fund**.

The past performance figures as displayed in the chart were calculated using past performance of the **NOVIS Sustainability Insurance Fund** decreased by the impact of all ongoing costs you pay in case of product **Flexible Savings Plan (GTC-17210810)** (regular premium). Any entry and exit charges are excluded from the calculation.

This insurance fund was launched in year 2019.

Past performance has been calculated in **EUR**.