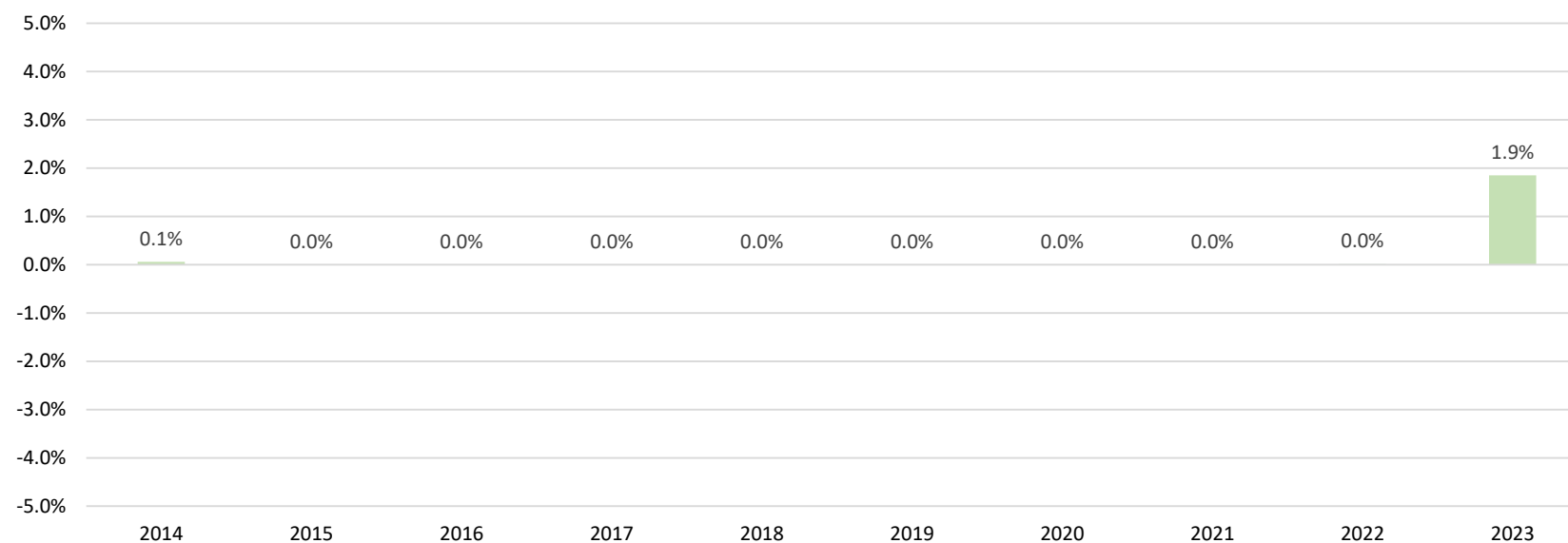


Manager: Universal Life Insurance Public Co Ltd

This graph shows the performance of the fund in the form of annual percentage loss or gain during the last 10 years.

Universal Guaranteed Fund



Important information:

- 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.
- Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.
- The fund was launched in 2005.
- The past performance of the fund is calculated in EUR.