

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Corporate Bond B

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.6.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 3/2017–2/2020.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 640 EUR
	Average return each year	2.0 %	2.1 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.5.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 4/2018–3/2021.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 650 EUR
	Average return each year	2.0 %	2.1 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.4.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 5/2018–4/2021.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 670 EUR
	Average return each year	2.0 %	2.2 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.3.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 12/2015–11/2018.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 680 EUR
	Average return each year	2.0 %	2.2 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 29.2.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 1/2016–12/2018.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 700 EUR
	Average return each year	2.0 %	2.3 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.1.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2018–10/2021.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 720 EUR
	Average return each year	2.0 %	2.4 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.12.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 6/2018–5/2021.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 740 EUR
	Average return each year	2.0 %	2.4 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.11.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 6/2015–5/2018.

The favourable scenario occurred for an investment between 10/2015–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 810 EUR	8 510 EUR
	Average return each year	-21.9 %	-5.2 %
Unfavourable	What you might get back after costs	8 270 EUR	8 570 EUR
	Average return each year	-17.3 %	-5.0 %
Moderate	What you might get back after costs	10 200 EUR	10 740 EUR
	Average return each year	2.0 %	2.4 %
Favourable	What you might get back after costs	11 190 EUR	11 140 EUR
	Average return each year	11.9 %	3.7 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.10.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–10/2023.

The moderate scenario occurred for an investment between 10/2018–9/2021.

The favourable scenario occurred for an investment between 11/2013–10/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	8 330 EUR
	Average return each year	-22.0 %	-5.9 %
Unfavourable	What you might get back after costs	8 270 EUR	8 330 EUR
	Average return each year	-17.3 %	-5.9 %
Moderate	What you might get back after costs	10 200 EUR	10 740 EUR
	Average return each year	2.0 %	2.4 %
Favourable	What you might get back after costs	11 190 EUR	11 190 EUR
	Average return each year	11.9 %	3.8 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.9.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–9/2023.

The moderate scenario occurred for an investment between 4/2015–3/2018.

The favourable scenario occurred for an investment between 10/2013–9/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	8 190 EUR
	Average return each year	-22.0 %	-6.5 %
Unfavourable	What you might get back after costs	8 270 EUR	8 190 EUR
	Average return each year	-17.3 %	-6.5 %
Moderate	What you might get back after costs	10 200 EUR	10 750 EUR
	Average return each year	2.0 %	2.4 %
Favourable	What you might get back after costs	11 190 EUR	11 300 EUR
	Average return each year	11.9 %	4.2 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.8.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–8/2023.

The moderate scenario occurred for an investment between 3/2015–2/2018.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	8 200 EUR
	Average return each year	-22.0 %	-6.4 %
Unfavourable	What you might get back after costs	8 270 EUR	8 200 EUR
	Average return each year	-17.3 %	-6.4 %
Moderate	What you might get back after costs	10 200 EUR	10 780 EUR
	Average return each year	2.0 %	2.5 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.7.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–7/2023.

The moderate scenario occurred for an investment between 1/2017–12/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	8 090 EUR
	Average return each year	-22.0 %	-6.8 %
Unfavourable	What you might get back after costs	8 270 EUR	8 090 EUR
	Average return each year	-17.3 %	-6.8 %
Moderate	What you might get back after costs	10 200 EUR	10 780 EUR
	Average return each year	2.0 %	2.5 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.6.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–6/2023.

The moderate scenario occurred for an investment between 5/2015–4/2018.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	7 810 EUR
	Average return each year	-22.0 %	-7.9 %
Unfavourable	What you might get back after costs	8 270 EUR	7 810 EUR
	Average return each year	-17.3 %	-7.9 %
Moderate	What you might get back after costs	10 230 EUR	10 790 EUR
	Average return each year	2.3 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.5.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–5/2023.

The moderate scenario occurred for an investment between 11/2016–10/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	7 700 EUR
	Average return each year	-22.0 %	-8.4 %
Unfavourable	What you might get back after costs	8 270 EUR	7 700 EUR
	Average return each year	-17.3 %	-8.4 %
Moderate	What you might get back after costs	10 230 EUR	10 790 EUR
	Average return each year	2.3 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 30.4.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–4/2023.

The moderate scenario occurred for an investment between 9/2018–8/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	7 520 EUR
	Average return each year	-22.0 %	-9.1 %
Unfavourable	What you might get back after costs	8 270 EUR	7 520 EUR
	Average return each year	-17.3 %	-9.1 %
Moderate	What you might get back after costs	10 240 EUR	10 790 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.3.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–3/2023.

The moderate scenario occurred for an investment between 7/2018–6/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 800 EUR	7 310 EUR
	Average return each year	-22.0 %	-9.9 %
Unfavourable	What you might get back after costs	8 270 EUR	7 310 EUR
	Average return each year	-17.3 %	-9.9 %
Moderate	What you might get back after costs	10 250 EUR	10 800 EUR
	Average return each year	2.5 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 28.2.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–2/2023.

The moderate scenario occurred for an investment between 12/2018–11/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 790 EUR	7 120 EUR
	Average return each year	-22.1 %	-10.7 %
Unfavourable	What you might get back after costs	8 270 EUR	7 120 EUR
	Average return each year	-17.3 %	-10.7 %
Moderate	What you might get back after costs	10 250 EUR	10 800 EUR
	Average return each year	2.5 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.1.2023

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 1/2022–1/2023.

The moderate scenario occurred for an investment between 6/2016–5/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 790 EUR	7 120 EUR
	Average return each year	-22.1 %	-10.7 %
Unfavourable	What you might get back after costs	8 270 EUR	7 120 EUR
	Average return each year	-17.3 %	-10.7 %
Moderate	What you might get back after costs	10 260 EUR	10 810 EUR
	Average return each year	2.6 %	2.6 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %

EVLI CORPORATE BOND B

RETURN OUTLOOK 31.12.2022

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 12/2021–12/2022.

The moderate scenario occurred for an investment between 8/2018–7/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 780 EUR	6 700 EUR
	Average return each year	-22.2 %	-12.5 %
Unfavourable	What you might get back after costs	8 270 EUR	6 700 EUR
	Average return each year	-17.3 %	-12.5 %
Moderate	What you might get back after costs	10 290 EUR	10 820 EUR
	Average return each year	2.9 %	2.7 %
Favourable	What you might get back after costs	11 190 EUR	11 410 EUR
	Average return each year	11.9 %	4.5 %