

## PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Corporate Bond IB

# EVLI CORPORATE BOND IB

## 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 770 EUR
	Average return each year	2.4 %	2.5 %
Favourable	What you might get back after costs	11 240 EUR	11 280 EUR
	Average return each year	12.4 %	4.1 %

# EVLI CORPORATE BOND IB

## 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 780 EUR
	Average return each year	2.4 %	2.5 %
Favourable	What you might get back after costs	11 240 EUR	11 280 EUR
	Average return each year	12.4 %	4.1 %

# EVLI CORPORATE BOND IB

## 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 800 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 240 EUR	11 280 EUR
	Average return each year	12.4 %	4.1 %

# EVLI CORPORATE BOND IB

## 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 810 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 240 EUR	11 280 EUR
	Average return each year	12.4 %	4.1 %

# EVLI CORPORATE BOND IB

## 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 830 EUR
	Average return each year	2.4 %	2.7 %
Favourable	What you might get back after costs	11 240 EUR	11 280 EUR
	Average return each year	12.4 %	4.1 %

# EVLI CORPORATE BOND IB

## 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 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
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	11 240 EUR	11 200 EUR
	Average return each year	12.4 %	3.9 %

# EVLI CORPORATE BOND IB

## 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 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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 800 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 240 EUR	11 200 EUR
	Average return each year	12.4 %	3.9 %

# EVLI CORPORATE BOND IB

## 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 3/2015–2/2018.

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	8 300 EUR	8 670 EUR
	Average return each year	-17.0 %	-4.6 %
Moderate	What you might get back after costs	10 240 EUR	10 810 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 240 EUR	11 200 EUR
	Average return each year	12.4 %	3.9 %



# EVLI CORPORATE BOND IB

## 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 5/2015–4/2018.

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	8 430 EUR
	Average return each year	-21.9 %	-5.6 %
Unfavourable	What you might get back after costs	8 300 EUR	8 430 EUR
	Average return each year	-17.0 %	-5.6 %
Moderate	What you might get back after costs	10 240 EUR	10 830 EUR
	Average return each year	2.4 %	2.7 %
Favourable	What you might get back after costs	11 240 EUR	11 200 EUR
	Average return each year	12.4 %	3.9 %

# EVLI CORPORATE BOND IB

## 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 11/2018–10/2021.

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	8 280 EUR
	Average return each year	-22.0 %	-6.1 %
Unfavourable	What you might get back after costs	8 300 EUR	8 280 EUR
	Average return each year	-17.0 %	-6.1 %
Moderate	What you might get back after costs	10 240 EUR	10 850 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 240 EUR	11 300 EUR
	Average return each year	12.4 %	4.2 %

# EVLI CORPORATE BOND IB

## 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 6/2018–5/2021.

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	8 300 EUR
	Average return each year	-22.0 %	-6.0 %
Unfavourable	What you might get back after costs	8 300 EUR	8 300 EUR
	Average return each year	-17.0 %	-6.0 %
Moderate	What you might get back after costs	10 240 EUR	10 870 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 10/2018–9/2021.

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	8 190 EUR
	Average return each year	-22.0 %	-6.4 %
Unfavourable	What you might get back after costs	8 300 EUR	8 190 EUR
	Average return each year	-17.0 %	-6.4 %
Moderate	What you might get back after costs	10 240 EUR	10 870 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 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	7 800 EUR	7 900 EUR
	Average return each year	-22.0 %	-7.6 %
Unfavourable	What you might get back after costs	8 300 EUR	7 900 EUR
	Average return each year	-17.0 %	-7.6 %
Moderate	What you might get back after costs	10 270 EUR	10 890 EUR
	Average return each year	2.7 %	2.9 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 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	7 790 EUR
	Average return each year	-22.0 %	-8.0 %
Unfavourable	What you might get back after costs	8 300 EUR	7 790 EUR
	Average return each year	-17.0 %	-8.0 %
Moderate	What you might get back after costs	10 270 EUR	10 890 EUR
	Average return each year	2.7 %	2.9 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 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	7 610 EUR
	Average return each year	-22.0 %	-8.7 %
Unfavourable	What you might get back after costs	8 300 EUR	7 610 EUR
	Average return each year	-17.0 %	-8.7 %
Moderate	What you might get back after costs	10 280 EUR	10 900 EUR
	Average return each year	2.8 %	2.9 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 2/2016–1/2019.

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	7 390 EUR
	Average return each year	-22.0 %	-9.6 %
Unfavourable	What you might get back after costs	8 300 EUR	7 390 EUR
	Average return each year	-17.0 %	-9.6 %
Moderate	What you might get back after costs	10 290 EUR	10 910 EUR
	Average return each year	2.9 %	3.0 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %



# EVLI CORPORATE BOND IB

## 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 4/2016–3/2019.

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	7 200 EUR
	Average return each year	-22.0 %	-10.4 %
Unfavourable	What you might get back after costs	8 300 EUR	7 200 EUR
	Average return each year	-17.0 %	-10.4 %
Moderate	What you might get back after costs	10 290 EUR	10 910 EUR
	Average return each year	2.9 %	3.0 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 2/2015–1/2018.

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	7 790 EUR	7 210 EUR
	Average return each year	-22.1 %	-10.3 %
Unfavourable	What you might get back after costs	8 300 EUR	7 210 EUR
	Average return each year	-17.0 %	-10.3 %
Moderate	What you might get back after costs	10 290 EUR	10 920 EUR
	Average return each year	2.9 %	3.0 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %

# EVLI CORPORATE BOND IB

## 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 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	7 780 EUR	6 780 EUR
	Average return each year	-22.2 %	-12.2 %
Unfavourable	What you might get back after costs	8 300 EUR	6 780 EUR
	Average return each year	-17.0 %	-12.2 %
Moderate	What you might get back after costs	10 300 EUR	10 920 EUR
	Average return each year	3.0 %	3.0 %
Favourable	What you might get back after costs	11 240 EUR	11 410 EUR
	Average return each year	12.4 %	4.5 %