

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor Europe A

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–6/2024.

The moderate scenario occurred for an investment between 2/2016–1/2023.

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	1 900 EUR	3 190 EUR
	Average return each year	-81.0 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	11 740 EUR
	Average return each year	-16.0 %	2.3 %
Moderate	What you might get back after costs	10 740 EUR	14 760 EUR
	Average return each year	7.4 %	5.7 %
Favourable	What you might get back after costs	13 540 EUR	17 900 EUR
	Average return each year	35.4 %	8.7 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–5/2024.

The moderate scenario occurred for an investment between 3/2017–2/2024.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 900 EUR	3 190 EUR
	Average return each year	-81.0 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	12 390 EUR
	Average return each year	-16.0 %	3.1 %
Moderate	What you might get back after costs	10 740 EUR	14 810 EUR
	Average return each year	7.4 %	5.8 %
Favourable	What you might get back after costs	13 540 EUR	18 240 EUR
	Average return each year	35.4 %	9.0 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–4/2024.

The moderate scenario occurred for an investment between 2/2015–1/2022.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	10 840 EUR
	Average return each year	-16.0 %	1.2 %
Moderate	What you might get back after costs	10 740 EUR	14 840 EUR
	Average return each year	7.4 %	5.8 %
Favourable	What you might get back after costs	13 540 EUR	18 240 EUR
	Average return each year	35.4 %	9.0 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–3/2024.

The moderate scenario occurred for an investment between 9/2013–8/2020.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 180 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	10 490 EUR
	Average return each year	-16.0 %	0.7 %
Moderate	What you might get back after costs	10 740 EUR	14 870 EUR
	Average return each year	7.4 %	5.8 %
Favourable	What you might get back after costs	13 540 EUR	18 240 EUR
	Average return each year	35.4 %	9.0 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–2/2024.

The moderate scenario occurred for an investment between 4/2016–3/2023.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	10 100 EUR
	Average return each year	-16.0 %	0.1 %
Moderate	What you might get back after costs	10 740 EUR	14 880 EUR
	Average return each year	7.4 %	5.8 %
Favourable	What you might get back after costs	13 540 EUR	18 240 EUR
	Average return each year	35.4 %	9.0 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–1/2024.

The moderate scenario occurred for an investment between 2/2017–1/2024.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	9 680 EUR
	Average return each year	-16.0 %	-0.5 %
Moderate	What you might get back after costs	10 760 EUR	15 060 EUR
	Average return each year	7.6 %	6.0 %
Favourable	What you might get back after costs	13 540 EUR	18 930 EUR
	Average return each year	35.4 %	9.5 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–12/2023.

The moderate scenario occurred for an investment between 7/2013–6/2020.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 900 EUR	3 190 EUR
	Average return each year	-81.0 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	9 250 EUR
	Average return each year	-16.0 %	-1.1 %
Moderate	What you might get back after costs	10 760 EUR	15 120 EUR
	Average return each year	7.6 %	6.1 %
Favourable	What you might get back after costs	13 540 EUR	18 930 EUR
	Average return each year	35.4 %	9.5 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 1/2022–11/2023.

The moderate scenario occurred for an investment between 5/2016–4/2023.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	7 840 EUR
	Average return each year	-16.0 %	-3.4 %
Moderate	What you might get back after costs	10 760 EUR	15 150 EUR
	Average return each year	7.6 %	6.1 %
Favourable	What you might get back after costs	13 540 EUR	18 930 EUR
	Average return each year	35.4 %	9.5 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 4/2014–3/2021.

The favourable scenario occurred for an investment between 6/2012–5/2019.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	5 960 EUR
	Average return each year	-16.0 %	-7.1 %
Moderate	What you might get back after costs	10 950 EUR	15 180 EUR
	Average return each year	9.5 %	6.1 %
Favourable	What you might get back after costs	13 540 EUR	18 930 EUR
	Average return each year	35.4 %	9.5 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 9/2013–8/2020.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	7 070 EUR
	Average return each year	-16.0 %	-4.8 %
Moderate	What you might get back after costs	10 970 EUR	15 220 EUR
	Average return each year	9.7 %	6.2 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 8/2016–7/2023.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	7 500 EUR
	Average return each year	-16.0 %	-4.0 %
Moderate	What you might get back after costs	10 970 EUR	15 230 EUR
	Average return each year	9.7 %	6.2 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 5/2014–4/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	8 200 EUR
	Average return each year	-16.0 %	-2.8 %
Moderate	What you might get back after costs	10 950 EUR	15 270 EUR
	Average return each year	9.5 %	6.2 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 3/2016–2/2023.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	7 420 EUR
	Average return each year	-16.0 %	-4.2 %
Moderate	What you might get back after costs	10 950 EUR	15 330 EUR
	Average return each year	9.5 %	6.3 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 3/2016–2/2023.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	6 640 EUR
	Average return each year	-16.0 %	-5.7 %
Moderate	What you might get back after costs	10 760 EUR	15 330 EUR
	Average return each year	7.6 %	6.3 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 6/2014–5/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	7 330 EUR
	Average return each year	-16.0 %	-4.3 %
Moderate	What you might get back after costs	10 760 EUR	15 370 EUR
	Average return each year	7.6 %	6.3 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 7/2014–6/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	6 380 EUR
	Average return each year	-16.0 %	-6.2 %
Moderate	What you might get back after costs	10 760 EUR	15 600 EUR
	Average return each year	7.6 %	6.6 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 10/2014–9/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	6 330 EUR
	Average return each year	-16.0 %	-6.3 %
Moderate	What you might get back after costs	10 760 EUR	15 620 EUR
	Average return each year	7.6 %	6.6 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 12/2014–11/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	5 420 EUR
	Average return each year	-16.0 %	-8.4 %
Moderate	What you might get back after costs	10 760 EUR	15 740 EUR
	Average return each year	7.6 %	6.7 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %

EVLI EQUITY FACTOR EUROPE A

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 7 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 12 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 11/2021–12/2022.

The moderate scenario occurred for an investment between 3/2013–2/2020.

The favourable scenario occurred for an investment between 10/2011–9/2018.

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	1 900 EUR	3 190 EUR
	Average return each year	-81.0 %	-15.1 %
Unfavourable	What you might get back after costs	8 400 EUR	4 510 EUR
	Average return each year	-16.0 %	-10.8 %
Moderate	What you might get back after costs	10 760 EUR	16 150 EUR
	Average return each year	7.6 %	7.1 %
Favourable	What you might get back after costs	13 540 EUR	21 160 EUR
	Average return each year	35.4 %	11.3 %