

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor Europe IA

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	11 990 EUR
	Average return each year	-15.7 %	2.6 %
Moderate	What you might get back after costs	10 770 EUR	15 070 EUR
	Average return each year	7.7 %	6.0 %
Favourable	What you might get back after costs	13 580 EUR	18 280 EUR
	Average return each year	35.8 %	9.0 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	12 650 EUR
	Average return each year	-15.7 %	3.4 %
Moderate	What you might get back after costs	10 770 EUR	15 130 EUR
	Average return each year	7.7 %	6.1 %
Favourable	What you might get back after costs	13 580 EUR	18 630 EUR
	Average return each year	35.8 %	9.3 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	11 070 EUR
	Average return each year	-15.7 %	1.5 %
Moderate	What you might get back after costs	10 770 EUR	15 160 EUR
	Average return each year	7.7 %	6.1 %
Favourable	What you might get back after costs	13 580 EUR	18 630 EUR
	Average return each year	35.8 %	9.3 %

EVLI EQUITY FACTOR EUROPE IA

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	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	10 720 EUR
	Average return each year	-15.7 %	1.0 %
Moderate	What you might get back after costs	10 770 EUR	15 190 EUR
	Average return each year	7.7 %	6.2 %
Favourable	What you might get back after costs	13 580 EUR	18 630 EUR
	Average return each year	35.8 %	9.3 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	10 310 EUR
	Average return each year	-15.7 %	0.4 %
Moderate	What you might get back after costs	10 770 EUR	15 200 EUR
	Average return each year	7.7 %	6.2 %
Favourable	What you might get back after costs	13 580 EUR	18 630 EUR
	Average return each year	35.8 %	9.3 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	9 890 EUR
	Average return each year	-15.7 %	-0.2 %
Moderate	What you might get back after costs	10 770 EUR	15 340 EUR
	Average return each year	7.7 %	6.3 %
Favourable	What you might get back after costs	13 580 EUR	19 140 EUR
	Average return each year	35.8 %	9.7 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	9 450 EUR
	Average return each year	-15.7 %	-0.8 %
Moderate	What you might get back after costs	10 770 EUR	15 340 EUR
	Average return each year	7.7 %	6.3 %
Favourable	What you might get back after costs	13 580 EUR	19 140 EUR
	Average return each year	35.8 %	9.7 %

EVLI EQUITY FACTOR EUROPE IA

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 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	8 430 EUR	8 010 EUR
	Average return each year	-15.7 %	-3.1 %
Moderate	What you might get back after costs	10 770 EUR	15 440 EUR
	Average return each year	7.7 %	6.4 %
Favourable	What you might get back after costs	13 580 EUR	19 140 EUR
	Average return each year	35.8 %	9.7 %

EVLI EQUITY FACTOR EUROPE IA

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 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	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	6 090 EUR
	Average return each year	-15.7 %	-6.8 %
Moderate	What you might get back after costs	10 950 EUR	15 450 EUR
	Average return each year	9.5 %	6.4 %
Favourable	What you might get back after costs	13 580 EUR	19 140 EUR
	Average return each year	35.8 %	9.7 %

EVLI EQUITY FACTOR EUROPE IA

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 5/2016–4/2023.

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	1 900 EUR	3 190 EUR
	Average return each year	-81.0 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	7 220 EUR
	Average return each year	-15.7 %	-4.6 %
Moderate	What you might get back after costs	11 010 EUR	15 470 EUR
	Average return each year	10.1 %	6.4 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	7 660 EUR
	Average return each year	-15.7 %	-3.7 %
Moderate	What you might get back after costs	11 010 EUR	15 530 EUR
	Average return each year	10.1 %	6.5 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	8 380 EUR
	Average return each year	-15.7 %	-2.5 %
Moderate	What you might get back after costs	10 950 EUR	15 550 EUR
	Average return each year	9.5 %	6.5 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	7 580 EUR
	Average return each year	-15.7 %	-3.9 %
Moderate	What you might get back after costs	10 950 EUR	15 640 EUR
	Average return each year	9.5 %	6.6 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 890 EUR	3 190 EUR
	Average return each year	-81.1 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	6 780 EUR
	Average return each year	-15.7 %	-5.4 %
Moderate	What you might get back after costs	10 770 EUR	15 640 EUR
	Average return each year	7.7 %	6.6 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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 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	1 880 EUR	3 190 EUR
	Average return each year	-81.2 %	-15.1 %
Unfavourable	What you might get back after costs	8 430 EUR	7 490 EUR
	Average return each year	-15.7 %	-4.0 %
Moderate	What you might get back after costs	10 770 EUR	15 650 EUR
	Average return each year	7.7 %	6.6 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	6 520 EUR
	Average return each year	-15.7 %	-5.9 %
Moderate	What you might get back after costs	10 770 EUR	15 870 EUR
	Average return each year	7.7 %	6.8 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	6 470 EUR
	Average return each year	-15.7 %	-6.0 %
Moderate	What you might get back after costs	10 770 EUR	15 910 EUR
	Average return each year	7.7 %	6.9 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	5 540 EUR
	Average return each year	-15.7 %	-8.1 %
Moderate	What you might get back after costs	10 770 EUR	16 030 EUR
	Average return each year	7.7 %	7.0 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %

EVLI EQUITY FACTOR EUROPE IA

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	8 430 EUR	4 610 EUR
	Average return each year	-15.7 %	-10.5 %
Moderate	What you might get back after costs	10 770 EUR	16 370 EUR
	Average return each year	7.7 %	7.3 %
Favourable	What you might get back after costs	13 580 EUR	21 350 EUR
	Average return each year	35.8 %	11.4 %