

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor Europe IA

EVLI EQUITY FACTOR EUROPE IA

RETURN OUTLOOK 31.3.2025

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 4/2024–3/2025.

The moderate scenario occurred for an investment between 4/2017–3/2024.

The favourable scenario occurred for an investment between 1/2015–12/2021.

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	6 890 EUR	2 750 EUR
	Average return each year	-31.1 %	-16.8 %
Unfavourable	What you might get back after costs	8 430 EUR	10 890 EUR
	Average return each year	-15.7 %	1.2 %
Moderate	What you might get back after costs	10 770 EUR	15 030 EUR
	Average return each year	7.7 %	6.0 %
Favourable	What you might get back after costs	13 580 EUR	17 030 EUR
	Average return each year	35.8 %	7.9 %

EVLI EQUITY FACTOR EUROPE IA

RETURN OUTLOOK 28.2.2025

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 3/2024–2/2025.

The moderate scenario occurred for an investment between 4/2017–3/2024.

The favourable scenario occurred for an investment between 1/2015–12/2021.

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	6 810 EUR	2 740 EUR
	Average return each year	-31.9 %	-16.9 %
Unfavourable	What you might get back after costs	8 430 EUR	11 510 EUR
	Average return each year	-15.7 %	2.0 %
Moderate	What you might get back after costs	10 770 EUR	15 030 EUR
	Average return each year	7.7 %	6.0 %
Favourable	What you might get back after costs	13 580 EUR	17 030 EUR
	Average return each year	35.8 %	7.9 %

EVLI EQUITY FACTOR EUROPE IA

RETURN OUTLOOK 31.1.2025

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 7/2015–6/2022.

The moderate scenario occurred for an investment between 4/2017–3/2024.

The favourable scenario occurred for an investment between 2/2013–1/2020.

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	3 070 EUR
	Average return each year	-81.0 %	-15.5 %
Unfavourable	What you might get back after costs	8 430 EUR	12 680 EUR
	Average return each year	-15.7 %	3.5 %
Moderate	What you might get back after costs	10 770 EUR	15 030 EUR
	Average return each year	7.7 %	6.0 %
Favourable	What you might get back after costs	13 580 EUR	17 650 EUR
	Average return each year	35.8 %	8.5 %

EVLI EQUITY FACTOR EUROPE IA

RETURN OUTLOOK 31.12.2024

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 1/2022–12/2024.

The moderate scenario occurred for an investment between 4/2017–3/2024.

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	1 920 EUR	2 240 EUR
	Average return each year	-80.8 %	-19.2 %
Unfavourable	What you might get back after costs	8 430 EUR	12 130 EUR
	Average return each year	-15.7 %	2.8 %
Moderate	What you might get back after costs	10 770 EUR	15 030 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 30.11.2024

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 1/2022–11/2024.

The moderate scenario occurred for an investment between 7/2017–6/2024.

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	1 330 EUR
	Average return each year	-81.0 %	-25.0 %
Unfavourable	What you might get back after costs	8 430 EUR	12 410 EUR
	Average return each year	-15.7 %	3.1 %
Moderate	What you might get back after costs	10 770 EUR	15 050 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 31.10.2024

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 1/2022–10/2024.

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

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	1 330 EUR
	Average return each year	-81.0 %	-25.0 %
Unfavourable	What you might get back after costs	8 430 EUR	12 110 EUR
	Average return each year	-15.7 %	2.8 %
Moderate	What you might get back after costs	10 770 EUR	15 060 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 30.9.2024

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 7/2015–6/2022.

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	12 680 EUR
	Average return each year	-15.7 %	3.5 %
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 31.8.2024

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 7/2015–6/2022.

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	12 680 EUR
	Average return each year	-15.7 %	3.5 %
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 31.7.2024

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 7/2015–6/2022.

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	12 680 EUR
	Average return each year	-15.7 %	3.5 %
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 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 %