

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor Global B

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.6.2024

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

Recommended investment period: at least 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 13 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 6/2014–5/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 220 EUR	3 810 EUR
	Average return each year	-87.8 %	-11.4 %
Unfavourable	What you might get back after costs	9 030 EUR	15 420 EUR
	Average return each year	-9.7 %	5.6 %
Moderate	What you might get back after costs	11 110 EUR	21 710 EUR
	Average return each year	11.1 %	10.2 %
Favourable	What you might get back after costs	13 940 EUR	26 360 EUR
	Average return each year	39.4 %	12.9 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.5.2024

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

Recommended investment period: at least 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 13 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 6/2014–5/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 230 EUR	3 810 EUR
	Average return each year	-87.7 %	-11.4 %
Unfavourable	What you might get back after costs	9 030 EUR	15 070 EUR
	Average return each year	-9.7 %	5.3 %
Moderate	What you might get back after costs	11 090 EUR	21 710 EUR
	Average return each year	10.9 %	10.2 %
Favourable	What you might get back after costs	13 940 EUR	26 360 EUR
	Average return each year	39.4 %	12.9 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.4.2024

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

Recommended investment period: at least 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 13 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 3/2016–2/2024.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 230 EUR	3 810 EUR
	Average return each year	-87.7 %	-11.4 %
Unfavourable	What you might get back after costs	9 030 EUR	14 230 EUR
	Average return each year	-9.7 %	4.5 %
Moderate	What you might get back after costs	11 090 EUR	21 710 EUR
	Average return each year	10.9 %	10.2 %
Favourable	What you might get back after costs	13 940 EUR	26 360 EUR
	Average return each year	39.4 %	12.9 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.3.2024

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

Recommended investment period: at least 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 13 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 6/2014–5/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 230 EUR	3 810 EUR
	Average return each year	-87.7 %	-11.4 %
Unfavourable	What you might get back after costs	9 030 EUR	14 810 EUR
	Average return each year	-9.7 %	5.0 %
Moderate	What you might get back after costs	11 060 EUR	21 710 EUR
	Average return each year	10.6 %	10.2 %
Favourable	What you might get back after costs	13 940 EUR	26 360 EUR
	Average return each year	39.4 %	12.9 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 29.2.2024

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

Recommended investment period: at least 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 13 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 6/2014–5/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 230 EUR	3 810 EUR
	Average return each year	-87.7 %	-11.4 %
Unfavourable	What you might get back after costs	9 030 EUR	14 600 EUR
	Average return each year	-9.7 %	4.8 %
Moderate	What you might get back after costs	11 050 EUR	21 710 EUR
	Average return each year	10.5 %	10.2 %
Favourable	What you might get back after costs	13 940 EUR	26 360 EUR
	Average return each year	39.4 %	12.9 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.1.2024

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

Recommended investment period: at least 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 13 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 8/2014–7/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 230 EUR	3 810 EUR
	Average return each year	-87.7 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	13 310 EUR
	Average return each year	-8.8 %	3.6 %
Moderate	What you might get back after costs	11 100 EUR	23 520 EUR
	Average return each year	11.0 %	11.3 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.12.2023

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

Recommended investment period: at least 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 13 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 8/2014–7/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 240 EUR	3 810 EUR
	Average return each year	-87.6 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	12 270 EUR
	Average return each year	-8.8 %	2.6 %
Moderate	What you might get back after costs	11 100 EUR	23 520 EUR
	Average return each year	11.0 %	11.3 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.11.2023

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

Recommended investment period: at least 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 13 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 8/2014–7/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 250 EUR	3 810 EUR
	Average return each year	-87.5 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	10 080 EUR
	Average return each year	-8.8 %	0.1 %
Moderate	What you might get back after costs	11 060 EUR	23 520 EUR
	Average return each year	10.6 %	11.3 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.10.2023

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

Recommended investment period: at least 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 13 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 8/2022–10/2023.

The moderate scenario occurred for an investment between 4/2011–3/2019.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 250 EUR	3 810 EUR
	Average return each year	-87.5 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	7 490 EUR
	Average return each year	-8.8 %	-3.6 %
Moderate	What you might get back after costs	11 060 EUR	23 530 EUR
	Average return each year	10.6 %	11.3 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.9.2023

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

Recommended investment period: at least 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 13 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 8/2022–9/2023.

The moderate scenario occurred for an investment between 3/2012–2/2020.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 250 EUR	3 810 EUR
	Average return each year	-87.5 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	9 620 EUR
	Average return each year	-8.8 %	-0.5 %
Moderate	What you might get back after costs	11 060 EUR	23 630 EUR
	Average return each year	10.6 %	11.3 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.8.2023

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

Recommended investment period: at least 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 13 years. Markets could develop very differently in the future.

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

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

The moderate scenario occurred for an investment between 3/2013–2/2021.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 250 EUR	3 810 EUR
	Average return each year	-87.5 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	10 520 EUR
	Average return each year	-8.8 %	0.6 %
Moderate	What you might get back after costs	11 060 EUR	23 660 EUR
	Average return each year	10.6 %	11.4 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.7.2023

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

Recommended investment period: at least 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 13 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 6/2012–5/2020.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 250 EUR	3 810 EUR
	Average return each year	-87.5 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	10 860 EUR
	Average return each year	-8.8 %	1.0 %
Moderate	What you might get back after costs	11 060 EUR	23 830 EUR
	Average return each year	10.6 %	11.5 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.6.2023

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

Recommended investment period: at least 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 13 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 11/2010–10/2018.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	9 920 EUR
	Average return each year	-8.8 %	-0.1 %
Moderate	What you might get back after costs	11 080 EUR	23 860 EUR
	Average return each year	10.8 %	11.5 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.5.2023

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

Recommended investment period: at least 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 13 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 3/2014–2/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	8 190 EUR
	Average return each year	-8.8 %	-2.5 %
Moderate	What you might get back after costs	11 080 EUR	23 930 EUR
	Average return each year	10.8 %	11.5 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 30.4.2023

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

Recommended investment period: at least 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 13 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 3/2014–2/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	7 740 EUR
	Average return each year	-8.8 %	-3.2 %
Moderate	What you might get back after costs	11 080 EUR	23 930 EUR
	Average return each year	10.8 %	11.5 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.3.2023

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

Recommended investment period: at least 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 13 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 3/2014–2/2022.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	7 500 EUR
	Average return each year	-8.8 %	-3.5 %
Moderate	What you might get back after costs	11 080 EUR	23 930 EUR
	Average return each year	10.8 %	11.5 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 28.2.2023

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

Recommended investment period: at least 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 13 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 2/2013–1/2021.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	8 290 EUR
	Average return each year	-8.8 %	-2.3 %
Moderate	What you might get back after costs	11 100 EUR	24 060 EUR
	Average return each year	11.0 %	11.6 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.1.2023

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

Recommended investment period: at least 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 13 years. Markets could develop very differently in the future.

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

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

The moderate scenario occurred for an investment between 6/2010–5/2018.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 260 EUR	3 810 EUR
	Average return each year	-87.4 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	8 350 EUR
	Average return each year	-8.8 %	-2.2 %
Moderate	What you might get back after costs	11 110 EUR	24 060 EUR
	Average return each year	11.1 %	11.6 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %

EVLI EQUITY FACTOR GLOBAL B

RETURN OUTLOOK 31.12.2022

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

Recommended investment period: at least 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 13 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 12/2012–11/2020.

The favourable scenario occurred for an investment between 10/2011–9/2019.

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	1 270 EUR	3 810 EUR
	Average return each year	-87.3 %	-11.4 %
Unfavourable	What you might get back after costs	9 120 EUR	8 230 EUR
	Average return each year	-8.8 %	-2.4 %
Moderate	What you might get back after costs	11 170 EUR	24 200 EUR
	Average return each year	11.7 %	11.7 %
Favourable	What you might get back after costs	14 000 EUR	28 730 EUR
	Average return each year	40.0 %	14.1 %