

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor Global IA

EVLI EQUITY FACTOR GLOBAL 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 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 4/2024–3/2025.

The moderate scenario occurred for an investment between 8/2016–7/2024.

The favourable scenario occurred for an investment between 9/2013–8/2021.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 6 160 EUR                     | 3 420 EUR  |
|                       | Average return each year            | -38.4 %                       | -12.6 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 10 140 EUR   |
|                       | Average return each year            | -9.5 %                        | 0.2 %  |
| Moderate              | What you might get back after costs | 11 150 EUR                    | 21 760 EUR   |
|                       | Average return each year            | 11.5 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 25 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.1 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 3/2024–2/2025.

The moderate scenario occurred for an investment between 7/2016–6/2024.

The favourable scenario occurred for an investment between 9/2013–8/2021.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 6 080 EUR                     | 3 410 EUR  |
|                       | Average return each year            | -39.2 %                       | -12.6 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 11 200 EUR   |
|                       | Average return each year            | -9.5 %                        | 1.4 %  |
| Moderate              | What you might get back after costs | 11 150 EUR                    | 21 780 EUR   |
|                       | Average return each year            | 11.5 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 25 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.1 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

The moderate scenario occurred for an investment between 10/2012–9/2020.

The favourable scenario occurred for an investment between 9/2013–8/2021.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 1 220 EUR                     | 3 400 EUR  |
|                       | Average return each year            | -87.8 %                       | -12.6 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 21 770 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 24 980 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.1 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

The moderate scenario occurred for an investment between 9/2016–8/2024.

The favourable scenario occurred for an investment between 1/2012–12/2019.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 1 220 EUR                     | 2 080 EUR  |
|                       | Average return each year            | -87.8 %                       | -17.8 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 21 800 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 25 350 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.3 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

The moderate scenario occurred for an investment between 10/2016–9/2024.

The favourable scenario occurred for an investment between 12/2011–11/2019.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 1 220 EUR                     | 590 EUR  |
|                       | Average return each year            | -87.8 %                       | -29.8 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 21 810 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 26 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.7 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 1/2022–10/2024.

The moderate scenario occurred for an investment between 10/2016–9/2024.

The favourable scenario occurred for an investment between 12/2011–11/2019.

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>horizon |
|-----------------------|-------------------------------------|-------------------------------|--|
| Scenarios             |                                     |                               |  |
| Stress                | What you might get back after costs | 1 220 EUR                     | 590 EUR  |
|                       | Average return each year            | -87.8 %                       | -29.8 %  |
| Unfavourable          | What you might get back after costs | 9 050 EUR                     | 16 290 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.3 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 21 810 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.2 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 26 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 12.7 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

The moderate scenario occurred for an investment between 7/2012–6/2020.

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

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 21 920 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.3 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

The moderate scenario occurred for an investment between 9/2012–8/2020.

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

| EUR 10,000 investment |                                     | If you exit after<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 22 030 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.4 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |



# EVLI EQUITY FACTOR GLOBAL 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 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 4/2015–3/2023.

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<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 17 050 EUR   |
|                       | Average return each year            | -9.5 %                        | 6.9 %  |
| Moderate              | What you might get back after costs | 11 170 EUR                    | 22 210 EUR   |
|                       | Average return each year            | 11.7 %                        | 10.5 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 15 800 EUR   |
|                       | Average return each year            | -9.5 %                        | 5.9 %  |
| Moderate              | What you might get back after costs | 11 150 EUR                    | 22 240 EUR   |
|                       | Average return each year            | 11.5 %                        | 10.5 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 15 450 EUR   |
|                       | Average return each year            | -9.5 %                        | 5.6 %  |
| Moderate              | What you might get back after costs | 11 120 EUR                    | 22 240 EUR   |
|                       | Average return each year            | 11.2 %                        | 10.5 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |

# EVLI EQUITY FACTOR GLOBAL 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 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<br>one year | If you exit after the<br>recommended investment<br>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 | 9 050 EUR                     | 14 580 EUR   |
|                       | Average return each year            | -9.5 %                        | 4.8 %  |
| Moderate              | What you might get back after costs | 11 120 EUR                    | 22 240 EUR   |
|                       | Average return each year            | 11.2 %                        | 10.5 %   |
| Favourable            | What you might get back after costs | 13 990 EUR                    | 27 000 EUR   |
|                       | Average return each year            | 39.9 %                        | 13.2 %   |