

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor USA BUSD

EVLI EQUITY FACTOR USA BUSD

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: USD 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 8/2016–7/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

| USD 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 | 6 610 USD | 2 160 USD |
| | Average return each year | -33.9 % | -19.7 % |
| Unfavourable | What you might get back after costs | 8 550 USD | 10 340 USD |
| | Average return each year | -14.5 % | 0.5 % |
| Moderate | What you might get back after costs | 11 230 USD | 19 560 USD |
| | Average return each year | 12.3 % | 10.1 % |
| Favourable | What you might get back after costs | 15 030 USD | 26 590 USD |
| | Average return each year | 50.3 % | 15.0 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 9/2017–8/2024.

The favourable scenario occurred for an investment between 5/2014–4/2021.

| USD 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 | 6 560 | 2 150 |
| | Average return each year | -34.4 % | -19.7 % |
| Unfavourable | What you might get back after costs | 8 550 | 11 110 |
| | Average return each year | -14.5 % | 1.5 % |
| Moderate | What you might get back after costs | 11 240 | 19 610 |
| | Average return each year | 12.4 % | 10.1 % |
| Favourable | What you might get back after costs | 15 030 | 26 590 |
| | Average return each year | 50.3 % | 15.0 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 1/2022–1/2025.

The moderate scenario occurred for an investment between 4/2015–3/2022.

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

| USD 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 | 840 | 2 600 |
| | Average return each year | -91.6 % | -17.5 % |
| Unfavourable | What you might get back after costs | 8 550 | 14 330 |
| | Average return each year | -14.5 % | 5.3 % |
| Moderate | What you might get back after costs | 11 260 | 19 650 |
| | Average return each year | 12.6 % | 10.1 % |
| Favourable | What you might get back after costs | 15 030 | 27 560 |
| | Average return each year | 50.3 % | 15.6 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 7/2016–6/2023.

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

| USD 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 | 840 | 1 390 |
| | Average return each year | -91.6 % | -24.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 13 280 |
| | Average return each year | -14.5 % | 4.1 % |
| Moderate | What you might get back after costs | 11 260 | 19 670 |
| | Average return each year | 12.6 % | 10.1 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 3/2015–2/2022.

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

| USD 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 | 840 | 570 |
| | Average return each year | -91.6 % | -33.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 15 780 |
| | Average return each year | -14.5 % | 6.7 % |
| Moderate | What you might get back after costs | 11 320 | 19 720 |
| | Average return each year | 13.2 % | 10.2 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 5/2016–4/2023.

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

| USD 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 | 840 | 570 |
| | Average return each year | -91.6 % | -33.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 13 800 |
| | Average return each year | -14.5 % | 4.7 % |
| Moderate | What you might get back after costs | 11 320 | 19 750 |
| | Average return each year | 13.2 % | 10.2 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 1/2022–9/2024.

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

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 14 770 |
| | Average return each year | -14.5 % | 5.7 % |
| Moderate | What you might get back after costs | 11 290 | 19 810 |
| | Average return each year | 12.9 % | 10.3 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 1/2022–8/2024.

The moderate scenario occurred for an investment between 3/2016–2/2023.

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 14 660 |
| | Average return each year | -14.5 % | 5.6 % |
| Moderate | What you might get back after costs | 11 260 | 20 470 |
| | Average return each year | 12.6 % | 10.8 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 1/2022–7/2024.

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

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 13 970 |
| | Average return each year | -14.5 % | 4.9 % |
| Moderate | What you might get back after costs | 11 260 | 21 130 |
| | Average return each year | 12.6 % | 11.3 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 2/2015–1/2022.

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 12 150 |
| | Average return each year | -14.5 % | 2.8 % |
| Moderate | What you might get back after costs | 11 260 | 21 370 |
| | Average return each year | 12.6 % | 11.5 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 5/2013–4/2020.

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 11 970 |
| | Average return each year | -14.5 % | 2.6 % |
| Moderate | What you might get back after costs | 11 260 | 21 530 |
| | Average return each year | 12.6 % | 11.6 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |

EVLI EQUITY FACTOR USA BUSD

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: USD 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 6/2013–5/2020.

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

| USD 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 | 840 | 2 810 |
| | Average return each year | -91.6 % | -16.6 % |
| Unfavourable | What you might get back after costs | 8 550 | 11 010 |
| | Average return each year | -14.5 % | 1.4 % |
| Moderate | What you might get back after costs | 11 260 | 22 150 |
| | Average return each year | 12.6 % | 12.0 % |
| Favourable | What you might get back after costs | 15 030 | 28 430 |
| | Average return each year | 50.3 % | 16.1 % |