

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor USA IA

EVLI EQUITY FACTOR USA 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 9/2015–8/2022.

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	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	14 800 EUR
	Average return each year	-11.5 %	5.8 %
Moderate	What you might get back after costs	11 230 EUR	20 910 EUR
	Average return each year	12.3 %	11.1 %
Favourable	What you might get back after costs	14 270 EUR	27 420 EUR
	Average return each year	42.7 %	15.5 %

EVLI EQUITY FACTOR USA 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 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	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	14 140 EUR
	Average return each year	-11.5 %	5.1 %
Moderate	What you might get back after costs	11 230 EUR	21 060 EUR
	Average return each year	12.3 %	11.2 %
Favourable	What you might get back after costs	14 270 EUR	27 420 EUR
	Average return each year	42.7 %	15.5 %

EVLI EQUITY FACTOR USA 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 8/2013–7/2020.

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	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	13 710 EUR
	Average return each year	-11.5 %	4.6 %
Moderate	What you might get back after costs	11 230 EUR	21 200 EUR
	Average return each year	12.3 %	11.3 %
Favourable	What you might get back after costs	14 270 EUR	27 420 EUR
	Average return each year	42.7 %	15.5 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.3.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–3/2024.

The moderate scenario occurred for an investment between 5/2013–4/2020.

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	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	14 450 EUR
	Average return each year	-11.5 %	5.4 %
Moderate	What you might get back after costs	11 230 EUR	21 320 EUR
	Average return each year	12.3 %	11.4 %
Favourable	What you might get back after costs	14 270 EUR	27 420 EUR
	Average return each year	42.7 %	15.5 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 29.2.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–2/2024.

The moderate scenario occurred for an investment between 12/2014–11/2021.

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	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	14 340 EUR
	Average return each year	-11.5 %	5.3 %
Moderate	What you might get back after costs	11 230 EUR	21 320 EUR
	Average return each year	12.3 %	11.4 %
Favourable	What you might get back after costs	14 270 EUR	27 420 EUR
	Average return each year	42.7 %	15.5 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.1.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–1/2024.

The moderate scenario occurred for an investment between 1/2014–12/2020.

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	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	12 830 EUR
	Average return each year	-11.5 %	3.6 %
Moderate	What you might get back after costs	11 280 EUR	21 970 EUR
	Average return each year	12.8 %	11.9 %
Favourable	What you might get back after costs	14 380 EUR	28 130 EUR
	Average return each year	43.8 %	15.9 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.12.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 12/2022–12/2023.

The moderate scenario occurred for an investment between 12/2013–11/2020.

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	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	11 080 EUR
	Average return each year	-11.5 %	1.5 %
Moderate	What you might get back after costs	11 280 EUR	22 020 EUR
	Average return each year	12.8 %	11.9 %
Favourable	What you might get back after costs	14 380 EUR	28 130 EUR
	Average return each year	43.8 %	15.9 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 30.11.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 12/2022–11/2023.

The moderate scenario occurred for an investment between 6/2013–5/2020.

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	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	7 760 EUR
	Average return each year	-11.5 %	-3.6 %
Moderate	What you might get back after costs	11 280 EUR	22 120 EUR
	Average return each year	12.8 %	12.0 %
Favourable	What you might get back after costs	14 380 EUR	28 130 EUR
	Average return each year	43.8 %	15.9 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.10.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 11/2022–10/2023.

The moderate scenario occurred for an investment between 10/2013–9/2020.

The favourable scenario occurred for an investment between 11/2011–10/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	6 300 EUR
	Average return each year	-11.5 %	-6.4 %
Moderate	What you might get back after costs	11 290 EUR	22 210 EUR
	Average return each year	12.9 %	12.1 %
Favourable	What you might get back after costs	14 380 EUR	28 540 EUR
	Average return each year	43.8 %	16.2 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 30.9.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 8/2022–9/2023.

The moderate scenario occurred for an investment between 10/2014–9/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	8 520 EUR
	Average return each year	-11.5 %	-2.3 %
Moderate	What you might get back after costs	11 310 EUR	22 230 EUR
	Average return each year	13.1 %	12.1 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.8.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

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

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

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	9 670 EUR
	Average return each year	-11.5 %	-0.5 %
Moderate	What you might get back after costs	11 310 EUR	22 420 EUR
	Average return each year	13.1 %	12.2 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.7.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 8/2022–7/2023.

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

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	9 860 EUR
	Average return each year	-11.5 %	-0.2 %
Moderate	What you might get back after costs	11 310 EUR	22 510 EUR
	Average return each year	13.1 %	12.3 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 30.6.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–6/2023.

The moderate scenario occurred for an investment between 3/2014–2/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	9 350 EUR
	Average return each year	-11.5 %	-1.0 %
Moderate	What you might get back after costs	11 360 EUR	22 530 EUR
	Average return each year	13.6 %	12.3 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.5.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–5/2023.

The moderate scenario occurred for an investment between 11/2014–10/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	7 500 EUR
	Average return each year	-11.5 %	-4.0 %
Moderate	What you might get back after costs	11 380 EUR	22 540 EUR
	Average return each year	13.8 %	12.3 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 30.4.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–4/2023.

The moderate scenario occurred for an investment between 2/2014–1/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	7 020 EUR
	Average return each year	-11.5 %	-4.9 %
Moderate	What you might get back after costs	11 410 EUR	22 640 EUR
	Average return each year	14.1 %	12.4 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.3.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–3/2023.

The moderate scenario occurred for an investment between 9/2013–8/2020.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	7 520 EUR
	Average return each year	-11.5 %	-4.0 %
Moderate	What you might get back after costs	11 420 EUR	22 800 EUR
	Average return each year	14.2 %	12.5 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 28.2.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–2/2023.

The moderate scenario occurred for an investment between 6/2014–5/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	9 240 EUR
	Average return each year	-11.5 %	-1.1 %
Moderate	What you might get back after costs	11 420 EUR	23 290 EUR
	Average return each year	14.2 %	12.8 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.1.2023

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

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

The moderate scenario occurred for an investment between 9/2014–8/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	9 680 EUR
	Average return each year	-11.5 %	-0.5 %
Moderate	What you might get back after costs	11 420 EUR	23 410 EUR
	Average return each year	14.2 %	12.9 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %

EVLI EQUITY FACTOR USA IA

RETURN OUTLOOK 31.12.2022

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 11/2021–12/2022.

The moderate scenario occurred for an investment between 7/2014–6/2021.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 860 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	10 570 EUR
	Average return each year	-11.5 %	0.8 %
Moderate	What you might get back after costs	11 420 EUR	23 730 EUR
	Average return each year	14.2 %	13.1 %
Favourable	What you might get back after costs	14 380 EUR	31 800 EUR
	Average return each year	43.8 %	18.0 %