

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Equity Factor USA IB

EVLI EQUITY FACTOR USA IB

RETURN OUTLOOK 31.3.2025

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 4/2024–3/2025.

The moderate scenario occurred for an investment between 11/2013–10/2020.

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

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	6 190 EUR	2 060 EUR
	Average return each year	-38.1 %	-20.2 %
Unfavourable	What you might get back after costs	8 850 EUR	10 370 EUR
	Average return each year	-11.5 %	0.5 %
Moderate	What you might get back after costs	11 230 EUR	20 840 EUR
	Average return each year	12.3 %	11.1 %
Favourable	What you might get back after costs	14 270 EUR	23 950 EUR
	Average return each year	42.7 %	13.3 %

EVLI EQUITY FACTOR USA IB

RETURN OUTLOOK 28.2.2025

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 3/2024–2/2025.

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

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

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	6 130 EUR	2 060 EUR
	Average return each year	-38.7 %	-20.2 %
Unfavourable	What you might get back after costs	8 850 EUR	11 590 EUR
	Average return each year	-11.5 %	2.1 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	11.1 %
Favourable	What you might get back after costs	14 270 EUR	23 950 EUR
	Average return each year	42.7 %	13.3 %

EVLI EQUITY FACTOR USA IB

RETURN OUTLOOK 31.1.2025

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 12/2016–11/2023.

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

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

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	750 EUR	2 610 EUR
	Average return each year	-92.5 %	-17.5 %
Unfavourable	What you might get back after costs	8 850 EUR	18 030 EUR
	Average return each year	-11.5 %	8.8 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	11.1 %
Favourable	What you might get back after costs	14 270 EUR	26 940 EUR
	Average return each year	42.7 %	15.2 %

EVLI EQUITY FACTOR USA IB

RETURN OUTLOOK 31.12.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–12/2024.

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

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	1 420 EUR
	Average return each year	-92.5 %	-24.3 %
Unfavourable	What you might get back after costs	8 850 EUR	17 030 EUR
	Average return each year	-11.5 %	7.9 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	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 IB

RETURN OUTLOOK 30.11.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 12/2016–11/2023.

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

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	440 EUR
	Average return each year	-92.5 %	-36.1 %
Unfavourable	What you might get back after costs	8 850 EUR	18 030 EUR
	Average return each year	-11.5 %	8.8 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	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 IB

RETURN OUTLOOK 31.10.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–10/2024.

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

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	440 EUR
	Average return each year	-92.5 %	-36.1 %
Unfavourable	What you might get back after costs	8 850 EUR	15 900 EUR
	Average return each year	-11.5 %	6.8 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	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 IB

RETURN OUTLOOK 30.9.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–9/2024.

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	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	15 950 EUR
	Average return each year	-11.5 %	6.9 %
Moderate	What you might get back after costs	11 240 EUR	20 910 EUR
	Average return each year	12.4 %	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 IB

RETURN OUTLOOK 31.8.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–8/2024.

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	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	16 250 EUR
	Average return each year	-11.5 %	7.2 %
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 IB

RETURN OUTLOOK 31.7.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–7/2024.

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	2 850 EUR
	Average return each year	-92.5 %	-16.4 %
Unfavourable	What you might get back after costs	8 850 EUR	16 510 EUR
	Average return each year	-11.5 %	7.4 %
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 IB

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 IB

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 IB

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 %