

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Euro Government Bond A

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 30.11.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 12/2015–11/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 870 EUR
	Average return each year	-17.4 %	-7.7 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 050 EUR	10 100 EUR
	Average return each year	0.5 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 31.10.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 11/2015–10/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 790 EUR
	Average return each year	-17.4 %	-8.0 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 060 EUR	10 090 EUR
	Average return each year	0.6 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 30.9.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 11/2015–10/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 750 EUR
	Average return each year	-17.4 %	-8.1 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 060 EUR	10 090 EUR
	Average return each year	0.6 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 31.8.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 11/2015–10/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 090 EUR
	Average return each year	0.9 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 31.7.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 11/2015–10/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 090 EUR
	Average return each year	0.9 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 30.6.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 12/2015–11/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 100 EUR
	Average return each year	0.9 %	0.3 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 31.5.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 4/2016–3/2019.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 180 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

RETURN OUTLOOK 30.4.2025

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 10/2015–9/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 190 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 10/2015–9/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 190 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 10/2015–9/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	8 260 EUR	7 720 EUR
	Average return each year	-17.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 190 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 10/2015–9/2018.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	7 360 EUR	7 720 EUR
	Average return each year	-26.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 190 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %

EVLI EURO GOVERNMENT BOND A

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 3 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 10 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 11/2020–10/2023.

The moderate scenario occurred for an investment between 2/2016–1/2019.

The favourable scenario occurred for an investment between 1/2018–12/2020.

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	7 360 EUR	7 700 EUR
	Average return each year	-26.4 %	-8.4 %
Unfavourable	What you might get back after costs	8 260 EUR	8 080 EUR
	Average return each year	-17.4 %	-6.9 %
Moderate	What you might get back after costs	10 090 EUR	10 190 EUR
	Average return each year	0.9 %	0.6 %
Favourable	What you might get back after costs	10 970 EUR	10 990 EUR
	Average return each year	9.7 %	3.2 %