

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Euro Government Bond IB

EVLI EURO GOVERNMENT BOND 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 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	8 290 EUR	7 720 EUR
	Average return each year	-17.1 %	-8.3 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 300 EUR
	Average return each year	1.2 %	1.0 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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	8 290 EUR	7 720 EUR
	Average return each year	-17.1 %	-8.3 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 300 EUR
	Average return each year	1.2 %	1.0 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 300 EUR
	Average return each year	1.2 %	1.0 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 %	-8.3 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 300 EUR
	Average return each year	1.2 %	1.0 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 5/2015–4/2018.

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	7 700 EUR
	Average return each year	-26.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 310 EUR
	Average return each year	1.2 %	1.0 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 6/2015–5/2018.

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	7 700 EUR
	Average return each year	-26.4 %	-8.3 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 350 EUR
	Average return each year	1.2 %	1.1 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 7/2016–6/2019.

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	7 770 EUR
	Average return each year	-26.4 %	-8.1 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 350 EUR
	Average return each year	1.2 %	1.2 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 1/2016–12/2018.

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	7 370 EUR	7 770 EUR
	Average return each year	-26.3 %	-8.0 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 370 EUR
	Average return each year	1.2 %	1.2 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 6/2016–5/2019.

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	7 770 EUR
	Average return each year	-26.4 %	-8.0 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 370 EUR
	Average return each year	1.2 %	1.2 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 8/2015–7/2018.

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	7 370 EUR	7 770 EUR
	Average return each year	-26.3 %	-8.0 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 390 EUR
	Average return each year	1.2 %	1.3 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 5/2016–4/2019.

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	7 370 EUR	7 770 EUR
	Average return each year	-26.3 %	-8.0 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 390 EUR
	Average return each year	1.2 %	1.3 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %

EVLI EURO GOVERNMENT BOND 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 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 3/2019–2/2022.

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	7 770 EUR
	Average return each year	-26.4 %	-8.0 %
Unfavourable	What you might get back after costs	8 290 EUR	8 160 EUR
	Average return each year	-17.1 %	-6.5 %
Moderate	What you might get back after costs	10 120 EUR	10 410 EUR
	Average return each year	1.2 %	1.3 %
Favourable	What you might get back after costs	11 010 EUR	11 100 EUR
	Average return each year	10.1 %	3.5 %