

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli European High Yield IB

EVLI EUROPEAN HIGH YIELD 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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2016–7/2020.

The favourable scenario occurred for an investment between 4/2020–3/2024.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 320 EUR	10 880 EUR
	Average return each year	3.2 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 820 EUR
	Average return each year	22.5 %	6.4 %

EVLI EUROPEAN HIGH YIELD 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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2016–7/2020.

The favourable scenario occurred for an investment between 4/2020–3/2024.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 320 EUR	10 880 EUR
	Average return each year	3.2 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 820 EUR
	Average return each year	22.5 %	6.4 %

EVLI EUROPEAN HIGH YIELD 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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2016–7/2020.

The favourable scenario occurred for an investment between 4/2020–3/2024.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 320 EUR	10 880 EUR
	Average return each year	3.2 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 820 EUR
	Average return each year	22.5 %	6.4 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2016–7/2020.

The favourable scenario occurred for an investment between 4/2020–3/2024.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 320 EUR	10 880 EUR
	Average return each year	3.2 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 840 EUR
	Average return each year	22.5 %	6.4 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2016–7/2020.

The favourable scenario occurred for an investment between 3/2014–2/2018.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 320 EUR	10 880 EUR
	Average return each year	3.2 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 420 EUR
	Average return each year	22.5 %	5.6 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 8/2017–7/2021.

The favourable scenario occurred for an investment between 2/2014–1/2018.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 300 EUR	10 890 EUR
	Average return each year	3.0 %	2.1 %
Favourable	What you might get back after costs	12 250 EUR	12 570 EUR
	Average return each year	22.5 %	5.9 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 6/2017–5/2021.

The favourable scenario occurred for an investment between 2/2014–1/2018.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 300 EUR	10 890 EUR
	Average return each year	3.0 %	2.2 %
Favourable	What you might get back after costs	12 250 EUR	12 570 EUR
	Average return each year	22.5 %	5.9 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 10/2018–9/2022.

The moderate scenario occurred for an investment between 9/2017–8/2021.

The favourable scenario occurred for an investment between 12/2013–11/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 170 EUR
	Average return each year	-14.7 %	-2.1 %
Moderate	What you might get back after costs	10 300 EUR	10 900 EUR
	Average return each year	3.0 %	2.2 %
Favourable	What you might get back after costs	12 250 EUR	12 640 EUR
	Average return each year	22.5 %	6.0 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–10/2023.

The moderate scenario occurred for an investment between 7/2016–6/2020.

The favourable scenario occurred for an investment between 11/2013–10/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	9 040 EUR
	Average return each year	-14.7 %	-2.5 %
Moderate	What you might get back after costs	10 300 EUR	10 900 EUR
	Average return each year	3.0 %	2.2 %
Favourable	What you might get back after costs	12 250 EUR	12 790 EUR
	Average return each year	22.5 %	6.4 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–9/2023.

The moderate scenario occurred for an investment between 7/2017–6/2021.

The favourable scenario occurred for an investment between 10/2013–9/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	8 970 EUR
	Average return each year	-14.7 %	-2.7 %
Moderate	What you might get back after costs	10 300 EUR	10 960 EUR
	Average return each year	3.0 %	2.3 %
Favourable	What you might get back after costs	12 250 EUR	12 910 EUR
	Average return each year	22.5 %	6.6 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–8/2023.

The moderate scenario occurred for an investment between 5/2017–4/2021.

The favourable scenario occurred for an investment between 9/2013–8/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	8 880 EUR
	Average return each year	-14.7 %	-2.9 %
Moderate	What you might get back after costs	10 300 EUR	10 980 EUR
	Average return each year	3.0 %	2.4 %
Favourable	What you might get back after costs	12 250 EUR	13 020 EUR
	Average return each year	22.5 %	6.8 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–7/2023.

The moderate scenario occurred for an investment between 3/2017–2/2021.

The favourable scenario occurred for an investment between 8/2013–7/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	8 790 EUR
	Average return each year	-14.7 %	-3.2 %
Moderate	What you might get back after costs	10 300 EUR	11 020 EUR
	Average return each year	3.0 %	2.5 %
Favourable	What you might get back after costs	12 250 EUR	13 030 EUR
	Average return each year	22.5 %	6.8 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–6/2023.

The moderate scenario occurred for an investment between 4/2017–3/2021.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	8 370 EUR
	Average return each year	-14.7 %	-4.3 %
Moderate	What you might get back after costs	10 300 EUR	11 040 EUR
	Average return each year	3.0 %	2.5 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–5/2023.

The moderate scenario occurred for an investment between 2/2017–1/2021.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	8 180 EUR
	Average return each year	-14.7 %	-4.9 %
Moderate	What you might get back after costs	10 300 EUR	11 090 EUR
	Average return each year	3.0 %	2.6 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–4/2023.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 200 EUR	7 940 EUR
	Average return each year	-48.0 %	-5.6 %
Unfavourable	What you might get back after costs	8 530 EUR	7 970 EUR
	Average return each year	-14.7 %	-5.5 %
Moderate	What you might get back after costs	10 320 EUR	11 110 EUR
	Average return each year	3.2 %	2.7 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–3/2023.

The moderate scenario occurred for an investment between 12/2016–11/2020.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 200 EUR	7 750 EUR
	Average return each year	-48.0 %	-6.2 %
Unfavourable	What you might get back after costs	8 530 EUR	7 750 EUR
	Average return each year	-14.7 %	-6.2 %
Moderate	What you might get back after costs	10 320 EUR	11 220 EUR
	Average return each year	3.2 %	2.9 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–2/2023.

The moderate scenario occurred for an investment between 1/2015–12/2018.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 180 EUR	7 710 EUR
	Average return each year	-48.2 %	-6.3 %
Unfavourable	What you might get back after costs	8 530 EUR	7 710 EUR
	Average return each year	-14.7 %	-6.3 %
Moderate	What you might get back after costs	10 330 EUR	11 540 EUR
	Average return each year	3.3 %	3.6 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 1/2022–1/2023.

The moderate scenario occurred for an investment between 3/2015–2/2019.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 180 EUR	7 510 EUR
	Average return each year	-48.2 %	-6.9 %
Unfavourable	What you might get back after costs	8 530 EUR	7 510 EUR
	Average return each year	-14.7 %	-6.9 %
Moderate	What you might get back after costs	10 330 EUR	11 600 EUR
	Average return each year	3.3 %	3.8 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %

EVLI EUROPEAN HIGH YIELD IB

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 4 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 11/2021–12/2022.

The moderate scenario occurred for an investment between 12/2014–11/2018.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	5 190 EUR	6 910 EUR
	Average return each year	-48.1 %	-8.8 %
Unfavourable	What you might get back after costs	8 530 EUR	6 910 EUR
	Average return each year	-14.7 %	-8.8 %
Moderate	What you might get back after costs	10 340 EUR	11 600 EUR
	Average return each year	3.4 %	3.8 %
Favourable	What you might get back after costs	12 250 EUR	13 200 EUR
	Average return each year	22.5 %	7.2 %