

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli European Investment Grade B

EVLI EUROPEAN INVESTMENT GRADE B

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 5/2015–4/2018.

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

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 130 EUR	8 440 EUR
	Average return each year	-18.7 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 600 EUR
	Average return each year	1.8 %	2.0 %
Favourable	What you might get back after costs	10 940 EUR	10 910 EUR
	Average return each year	9.4 %	2.9 %

EVLI EUROPEAN INVESTMENT GRADE B

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 12/2017–11/2020.

The favourable scenario occurred for an investment between 6/2014–5/2017.

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	8 130 EUR	8 440 EUR
	Average return each year	-18.7 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 600 EUR
	Average return each year	1.8 %	2.0 %
Favourable	What you might get back after costs	10 940 EUR	10 930 EUR
	Average return each year	9.4 %	3.0 %

EVLI EUROPEAN INVESTMENT GRADE B

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 2/2015–1/2018.

The favourable scenario occurred for an investment between 5/2014–4/2017.

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	8 120 EUR	8 440 EUR
	Average return each year	-18.8 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 610 EUR
	Average return each year	1.8 %	2.0 %
Favourable	What you might get back after costs	10 940 EUR	10 930 EUR
	Average return each year	9.4 %	3.0 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 1/2016–12/2018.

The favourable scenario occurred for an investment between 4/2014–3/2017.

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	8 120 EUR	8 440 EUR
	Average return each year	-18.8 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 610 EUR
	Average return each year	1.8 %	2.0 %
Favourable	What you might get back after costs	10 940 EUR	10 970 EUR
	Average return each year	9.4 %	3.1 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 3/2018–2/2021.

The favourable scenario occurred for an investment between 3/2014–2/2017.

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	8 120 EUR	8 440 EUR
	Average return each year	-18.8 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 630 EUR
	Average return each year	1.8 %	2.0 %
Favourable	What you might get back after costs	10 940 EUR	11 020 EUR
	Average return each year	9.4 %	3.3 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 10/2019–9/2022.

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

The favourable scenario occurred for an investment between 3/2014–2/2017.

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	8 120 EUR	8 440 EUR
	Average return each year	-18.8 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 660 EUR
	Average return each year	1.8 %	2.1 %
Favourable	What you might get back after costs	10 940 EUR	11 020 EUR
	Average return each year	9.4 %	3.3 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 2/2018–1/2021.

The favourable scenario occurred for an investment between 1/2014–12/2016.

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	8 120 EUR	8 440 EUR
	Average return each year	-18.8 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 180 EUR	10 670 EUR
	Average return each year	1.8 %	2.2 %
Favourable	What you might get back after costs	10 940 EUR	11 120 EUR
	Average return each year	9.4 %	3.6 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–11/2023.

The moderate scenario occurred for an investment between 5/2018–4/2021.

The favourable scenario occurred for an investment between 1/2014–12/2016.

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	8 120 EUR	8 380 EUR
	Average return each year	-18.8 %	-5.7 %
Unfavourable	What you might get back after costs	8 240 EUR	8 380 EUR
	Average return each year	-17.6 %	-5.7 %
Moderate	What you might get back after costs	10 180 EUR	10 670 EUR
	Average return each year	1.8 %	2.2 %
Favourable	What you might get back after costs	10 940 EUR	11 120 EUR
	Average return each year	9.4 %	3.6 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–10/2023.

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

The favourable scenario occurred for an investment between 11/2013–10/2016.

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	8 120 EUR	7 960 EUR
	Average return each year	-18.8 %	-7.3 %
Unfavourable	What you might get back after costs	8 240 EUR	7 960 EUR
	Average return each year	-17.6 %	-7.3 %
Moderate	What you might get back after costs	10 180 EUR	10 670 EUR
	Average return each year	1.8 %	2.2 %
Favourable	What you might get back after costs	10 940 EUR	11 180 EUR
	Average return each year	9.4 %	3.8 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–9/2023.

The moderate scenario occurred for an investment between 4/2018–3/2021.

The favourable scenario occurred for an investment between 10/2013–9/2016.

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	8 120 EUR	7 800 EUR
	Average return each year	-18.8 %	-7.9 %
Unfavourable	What you might get back after costs	8 240 EUR	7 800 EUR
	Average return each year	-17.6 %	-7.9 %
Moderate	What you might get back after costs	10 180 EUR	10 680 EUR
	Average return each year	1.8 %	2.2 %
Favourable	What you might get back after costs	10 940 EUR	11 360 EUR
	Average return each year	9.4 %	4.4 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–8/2023.

The moderate scenario occurred for an investment between 3/2017–2/2020.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 120 EUR	7 840 EUR
	Average return each year	-18.8 %	-7.8 %
Unfavourable	What you might get back after costs	8 240 EUR	7 840 EUR
	Average return each year	-17.6 %	-7.8 %
Moderate	What you might get back after costs	10 180 EUR	10 680 EUR
	Average return each year	1.8 %	2.2 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–7/2023.

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

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 120 EUR	7 730 EUR
	Average return each year	-18.8 %	-8.2 %
Unfavourable	What you might get back after costs	8 240 EUR	7 730 EUR
	Average return each year	-17.6 %	-8.2 %
Moderate	What you might get back after costs	10 200 EUR	10 690 EUR
	Average return each year	2.0 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–6/2023.

The moderate scenario occurred for an investment between 6/2016–5/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 120 EUR	7 460 EUR
	Average return each year	-18.8 %	-9.3 %
Unfavourable	What you might get back after costs	8 240 EUR	7 460 EUR
	Average return each year	-17.6 %	-9.3 %
Moderate	What you might get back after costs	10 200 EUR	10 700 EUR
	Average return each year	2.0 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–5/2023.

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

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 110 EUR	7 360 EUR
	Average return each year	-18.9 %	-9.7 %
Unfavourable	What you might get back after costs	8 240 EUR	7 360 EUR
	Average return each year	-17.6 %	-9.7 %
Moderate	What you might get back after costs	10 210 EUR	10 710 EUR
	Average return each year	2.1 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–4/2023.

The moderate scenario occurred for an investment between 10/2016–9/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 110 EUR	7 190 EUR
	Average return each year	-18.9 %	-10.4 %
Unfavourable	What you might get back after costs	8 240 EUR	7 190 EUR
	Average return each year	-17.6 %	-10.4 %
Moderate	What you might get back after costs	10 220 EUR	10 710 EUR
	Average return each year	2.2 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–3/2023.

The moderate scenario occurred for an investment between 6/2018–5/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 110 EUR	6 960 EUR
	Average return each year	-18.9 %	-11.4 %
Unfavourable	What you might get back after costs	8 240 EUR	6 960 EUR
	Average return each year	-17.6 %	-11.4 %
Moderate	What you might get back after costs	10 230 EUR	10 710 EUR
	Average return each year	2.3 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–2/2023.

The moderate scenario occurred for an investment between 5/2016–4/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 110 EUR	6 660 EUR
	Average return each year	-18.9 %	-12.7 %
Unfavourable	What you might get back after costs	8 240 EUR	6 660 EUR
	Average return each year	-17.6 %	-12.7 %
Moderate	What you might get back after costs	10 240 EUR	10 710 EUR
	Average return each year	2.4 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 1/2022–1/2023.

The moderate scenario occurred for an investment between 11/2018–10/2021.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 100 EUR	6 750 EUR
	Average return each year	-19.0 %	-12.3 %
Unfavourable	What you might get back after costs	8 240 EUR	6 750 EUR
	Average return each year	-17.6 %	-12.3 %
Moderate	What you might get back after costs	10 240 EUR	10 720 EUR
	Average return each year	2.4 %	2.3 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %

EVLI EUROPEAN INVESTMENT GRADE B

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 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 12/2021–12/2022.

The moderate scenario occurred for an investment between 8/2016–7/2019.

The favourable scenario occurred for an investment between 9/2013–8/2016.

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	8 100 EUR	6 350 EUR
	Average return each year	-19.0 %	-14.0 %
Unfavourable	What you might get back after costs	8 240 EUR	6 350 EUR
	Average return each year	-17.6 %	-14.0 %
Moderate	What you might get back after costs	10 250 EUR	10 730 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	10 940 EUR	11 470 EUR
	Average return each year	9.4 %	4.7 %