

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli European Investment Grade IB

EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

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	8 260 EUR	8 400 EUR
	Average return each year	-17.4 %	-5.7 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 290 EUR	10 560 EUR
	Average return each year	2.9 %	1.8 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 9/2017–8/2020.

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	8 260 EUR	8 390 EUR
	Average return each year	-17.4 %	-5.7 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 290 EUR	10 560 EUR
	Average return each year	2.9 %	1.8 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 8/2017–7/2020.

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	8 360 EUR
	Average return each year	-18.7 %	-5.8 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 280 EUR	10 580 EUR
	Average return each year	2.8 %	1.9 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 10/2017–9/2020.

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	8 320 EUR
	Average return each year	-18.7 %	-5.9 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 280 EUR	10 600 EUR
	Average return each year	2.8 %	2.0 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 4/2015–3/2018.

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	8 320 EUR
	Average return each year	-18.7 %	-6.0 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 270 EUR	10 630 EUR
	Average return each year	2.7 %	2.1 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 3/2015–2/2018.

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	8 320 EUR
	Average return each year	-18.7 %	-6.0 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 260 EUR	10 640 EUR
	Average return each year	2.6 %	2.1 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

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

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	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 230 EUR	10 670 EUR
	Average return each year	2.3 %	2.2 %
Favourable	What you might get back after costs	11 090 EUR	11 030 EUR
	Average return each year	10.9 %	3.3 %

# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 2/2019–1/2022.

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	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 230 EUR	10 680 EUR
	Average return each year	2.3 %	2.2 %
Favourable	What you might get back after costs	10 970 EUR	11 030 EUR
	Average return each year	9.7 %	3.3 %



# EVLI EUROPEAN INVESTMENT GRADE 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 6/2015–5/2018.

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	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
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	10 970 EUR	11 030 EUR
	Average return each year	9.7 %	3.3 %

# EVL I EUROPEAN INVESTMENT GRADE 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 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	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
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	10 970 EUR	11 030 EUR
	Average return each year	9.7 %	3.3 %

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# EVLI EUROPEAN INVESTMENT GRADE IB

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## 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	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 220 EUR	10 720 EUR
	Average return each year	2.2 %	2.3 %
Favourable	What you might get back after costs	10 970 EUR	11 040 EUR
	Average return each year	9.7 %	3.4 %

# EVLI EUROPEAN INVESTMENT GRADE 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 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	8 130 EUR	8 440 EUR
	Average return each year	-18.7 %	-5.5 %
Unfavourable	What you might get back after costs	8 260 EUR	8 580 EUR
	Average return each year	-17.4 %	-5.0 %
Moderate	What you might get back after costs	10 220 EUR	10 720 EUR
	Average return each year	2.2 %	2.4 %
Favourable	What you might get back after costs	10 970 EUR	11 050 EUR
	Average return each year	9.7 %	3.4 %