PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli GEM BUSD

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-6/2024.
The moderate scenario occurred for an investment between 4/2015-3/2024.

The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment Scenarios |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 USD | 2970 USD |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 USD | 9670 USD |
|  | Average return each year | -30.4 \% | -0.4 \% |
| Moderate | What you might get back after costs | 10360 USD | 15150 USD |
|  | Average return each year | 3.6 \% | 4.7 \% |
| Favourable | What you might get back after costs | 17230 USD | 20390 USD |
|  | Average return each year | 72.3 \% | 8.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-5/2024.
The moderate scenario occurred for an investment between 7/2014-6/2023.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2980 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 9350 |
|  | Average return each year | -30.4 \% | -0.7 \% |
| Moderate | What you might get back after costs | 10360 | 15140 |
|  | Average return each year | 3.6 \% | 4.7 \% |
| Favourable | What you might get back after costs | 17230 | 20390 |
|  | Average return each year | 72.3 \% | 8.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-4/2024.
The moderate scenario occurred for an investment between 1/2014-12/2022.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2970 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 8360 |
|  | Average return each year | -30.4 \% | -2.0 \% |
| Moderate | What you might get back after costs | 10360 | 14960 |
|  | Average return each year | 3.6 \% | 4.6 \% |
| Favourable | What you might get back after costs | 17230 | 20390 |
|  | Average return each year | 72.3 \% | 8.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-3/2024.
The moderate scenario occurred for an investment between 1/2014-12/2022.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2980 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 8210 |
|  | Average return each year | -30.4 \% | -2.2 \% |
| Moderate | What you might get back after costs | 10360 | 14960 |
|  | Average return each year | 3.6 \% | 4.6 \% |
| Favourable | What you might get back after costs | 17230 | 20390 |
|  | Average return each year | 72.3 \% | 8.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-2/2024.
The moderate scenario occurred for an investment between 1/2014-12/2022.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2990 |
|  | Average return each year | -76.2 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 7760 |
|  | Average return each year | -30.4 \% | -2.8 \% |
| Moderate | What you might get back after costs | 10360 | 14960 |
|  | Average return each year | 3.6 \% | 4.6 \% |
| Favourable | What you might get back after costs | 17230 | 20390 |
|  | Average return each year | 72.3 \% | 8.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-1/2024.
The moderate scenario occurred for an investment between 2/2015-1/2024.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2980 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 6830 |
|  | Average return each year | -30.4 \% | -4.1 \% |
| Moderate | What you might get back after costs | 10570 | 15830 |
|  | Average return each year | 5.7 \% | 5.2 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-12/2023.
The moderate scenario occurred for an investment between 9/2011-8/2020.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2980 |
|  | Average return each year | -76.2 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 6580 |
|  | Average return each year | -30.4 \% | -4.6 \% |
| Moderate | What you might get back after costs | 10570 | 15940 |
|  | Average return each year | 5.7 \% | 5.3 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-11/2023.
The moderate scenario occurred for an investment between 9/2011-8/2020
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2970 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 5340 |
|  | Average return each year | -30.4 \% | -6.7 \% |
| Moderate | What you might get back after costs | 10570 | 15940 |
|  | Average return each year | 5.7 \% | 5.3 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-10/2023.
The moderate scenario occurred for an investment between 4/2010-3/2019.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2970 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 3750 |
|  | Average return each year | -30.4 \% | -10.3 \% |
| Moderate | What you might get back after costs | 10570 | 15960 |
|  | Average return each year | 5.7 \% | 5.3 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-9/2023.
The moderate scenario occurred for an investment between 11/2011-10/2020
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2970 |
|  | Average return each year | -76.2 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 4360 |
|  | Average return each year | -30.4 \% | -8.8 \% |
| Moderate | What you might get back after costs | 10570 | 15990 |
|  | Average return each year | 5.7 \% | 5.4 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-8/2023.
The moderate scenario occurred for an investment between 8/2014-7/2023.
The favourable scenario occurred for an investment between 6/2012-5/2021.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2970 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 4470 |
|  | Average return each year | -30.4 \% | -8.6 \% |
| Moderate | What you might get back after costs | 10570 | 16060 |
|  | Average return each year | 5.7 \% | 5.4 \% |
| Favourable | What you might get back after costs | 17230 | 21940 |
|  | Average return each year | 72.3 \% | 9.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 6/2021-7/2023.
The moderate scenario occurred for an investment between 1/2010-12/2018.
The favourable scenario occurred for an investment between 8/2009-7/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2970 |
|  | Average return each year | -76.3 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 4840 |
|  | Average return each year | -30.4 \% | -7.8 \% |
| Moderate | What you might get back after costs | 10570 | 16110 |
|  | Average return each year | 5.7 \% | 5.4 \% |
| Favourable | What you might get back after costs | 17230 | 22050 |
|  | Average return each year | 72.3 \% | 9.2 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-6/2023.
The moderate scenario occurred for an investment between 4/2014-3/2023.
The favourable scenario occurred for an investment between 7/2009-6/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2980 |
|  | Average return each year | -76.2 \% | -12.6 \% |
| Unfavourable | What you might get back after costs | 6960 | 3360 |
|  | Average return each year | -30.4 \% | -11.4 \% |
| Moderate | What you might get back after costs | 10570 | 16140 |
|  | Average return each year | 5.7 \% | 5.5 \% |
| Favourable | What you might get back after costs | 17230 | 23730 |
|  | Average return each year | 72.3 \% | 10.1 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-5/2023.
The moderate scenario occurred for an investment between 5/2014-4/2023.
The favourable scenario occurred for an investment between 6/2009-5/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2580 |
|  | Average return each year | -76.2 \% | -14.0 \% |
| Unfavourable | What you might get back after costs | 6960 | 2580 |
|  | Average return each year | -30.4 \% | -14.0 \% |
| Moderate | What you might get back after costs | 10570 | 16210 |
|  | Average return each year | 5.7 \% | 5.5 \% |
| Favourable | What you might get back after costs | 17230 | 24450 |
|  | Average return each year | 72.3 \% | 10.4 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-4/2023.
The moderate scenario occurred for an investment between 6/2013-5/2022.
The favourable scenario occurred for an investment between 5/2009-4/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2430 |
|  | Average return each year | -76.2 \% | -14.5 \% |
| Unfavourable | What you might get back after costs | 6960 | 2430 |
|  | Average return each year | -30.4 \% | -14.5 \% |
| Moderate | What you might get back after costs | 10610 | 16380 |
|  | Average return each year | 6.1 \% | 5.6 \% |
| Favourable | What you might get back after costs | 17230 | 26750 |
|  | Average return each year | 72.3 \% | 11.6 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-3/2023.
The moderate scenario occurred for an investment between 4/2013-3/2022.
The favourable scenario occurred for an investment between 4/2009-3/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2380 | 2240 |
|  | Average return each year | -76.2 \% | -15.3 \% |
| Unfavourable | What you might get back after costs | 6960 | 2240 |
|  | Average return each year | -30.4 \% | -15.3 \% |
| Moderate | What you might get back after costs | 10660 | 16390 |
|  | Average return each year | 6.6 \% | 5.6 \% |
| Favourable | What you might get back after costs | 17880 | 31260 |
|  | Average return each year | 78.8 \% | 13.5 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-2/2023.
The moderate scenario occurred for an investment between 3/2014-2/2023.
The favourable scenario occurred for an investment between 3/2009-2/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 1930 |
|  | Average return each year | -76.3 \% | -16.7 \% |
| Unfavourable | What you might get back after costs | 6960 | 1930 |
|  | Average return each year | -30.4 \% | -16.7 \% |
| Moderate | What you might get back after costs | 10730 | 16520 |
|  | Average return each year | 7.3 \% | 5.7 \% |
| Favourable | What you might get back after costs | 17880 | 33330 |
|  | Average return each year | 78.8 \% | 14.3 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-1/2023.
The moderate scenario occurred for an investment between 3/2013-2/2022.
The favourable scenario occurred for an investment between 3/2009-2/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 2210 |
|  | Average return each year | -76.3 \% | -15.4 \% |
| Unfavourable | What you might get back after costs | 6960 | 2210 |
|  | Average return each year | -30.4 \% | -15.4 \% |
| Moderate | What you might get back after costs | 10740 | 16700 |
|  | Average return each year | 7.4 \% | 5.9 \% |
| Favourable | What you might get back after costs | 17880 | 33330 |
|  | Average return each year | 78.8 \% | 14.3 \% |

## EVLI GEM BUSD

## 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: <br> at least 9 years

## Example investment:

USD 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 14 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 9/2021-12/2022.
The moderate scenario occurred for an investment between 3/2013-2/2022.
The favourable scenario occurred for an investment between 3/2009-2/2018.

| USD 10,000 investment |  | If you exit after one year | If you exit after the recommended investment horizon |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 2370 | 1380 |
|  | Average return each year | -76.3 \% | -19.8 \% |
| Unfavourable | What you might get back after costs | 6960 | 1380 |
|  | Average return each year | -30.4 \% | -19.8 \% |
| Moderate | What you might get back after costs | 10790 | 16700 |
|  | Average return each year | 7.9 \% | 5.9 \% |
| Favourable | What you might get back after costs | 17880 | 33330 |
|  | Average return each year | 78.8 \% | 14.3 \% |

