

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli GEM IB

EVLI GEM 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 9 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 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 4/2011–3/2020.

The moderate scenario occurred for an investment between 4/2015–3/2024.

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

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	2 400 EUR	3 630 EUR
	Average return each year	-76.0 %	-10.7 %
Unfavourable	What you might get back after costs	7 810 EUR	10 170 EUR
	Average return each year	-21.9 %	0.2 %
Moderate	What you might get back after costs	10 410 EUR	15 940 EUR
	Average return each year	4.1 %	5.3 %
Favourable	What you might get back after costs	16 220 EUR	19 060 EUR
	Average return each year	62.2 %	7.4 %

EVLI GEM 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 9 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 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 4/2011–3/2020.

The moderate scenario occurred for an investment between 4/2013–3/2022.

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

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	2 400 EUR	3 630 EUR
	Average return each year	-76.0 %	-10.7 %
Unfavourable	What you might get back after costs	7 810 EUR	10 170 EUR
	Average return each year	-21.9 %	0.2 %
Moderate	What you might get back after costs	10 410 EUR	15 880 EUR
	Average return each year	4.1 %	5.3 %
Favourable	What you might get back after costs	16 220 EUR	19 060 EUR
	Average return each year	62.2 %	7.4 %

EVLI GEM 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 9 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 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 4/2011–3/2020.

The moderate scenario occurred for an investment between 5/2015–4/2024.

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

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	2 400 EUR	3 630 EUR
	Average return each year	-76.0 %	-10.7 %
Unfavourable	What you might get back after costs	7 810 EUR	10 170 EUR
	Average return each year	-21.9 %	0.2 %
Moderate	What you might get back after costs	10 410 EUR	15 870 EUR
	Average return each year	4.1 %	5.3 %
Favourable	What you might get back after costs	16 220 EUR	19 060 EUR
	Average return each year	62.2 %	7.4 %

EVLI GEM 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 9 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 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 4/2011–3/2020.

The moderate scenario occurred for an investment between 6/2014–5/2023.

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

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	2 400 EUR	3 630 EUR
	Average return each year	-76.0 %	-10.7 %
Unfavourable	What you might get back after costs	7 810 EUR	10 170 EUR
	Average return each year	-21.9 %	0.2 %
Moderate	What you might get back after costs	10 410 EUR	15 870 EUR
	Average return each year	4.1 %	5.3 %
Favourable	What you might get back after costs	16 220 EUR	19 060 EUR
	Average return each year	62.2 %	7.4 %

EVLI GEM 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 9 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 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 4/2011–3/2020.

The moderate scenario occurred for an investment between 7/2013–6/2022.

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

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	2 440 EUR	3 630 EUR
	Average return each year	-75.6 %	-10.6 %
Unfavourable	What you might get back after costs	7 810 EUR	10 170 EUR
	Average return each year	-21.9 %	0.2 %
Moderate	What you might get back after costs	10 410 EUR	15 870 EUR
	Average return each year	4.1 %	5.3 %
Favourable	What you might get back after costs	16 220 EUR	19 060 EUR
	Average return each year	62.2 %	7.4 %

EVLI GEM 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 9 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 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 7/2021–1/2024.

The moderate scenario occurred for an investment between 8/2014–7/2023.

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

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	10 000 EUR
	Average return each year	-22.6 %	0.0 %
Moderate	What you might get back after costs	10 370 EUR	15 600 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 080 EUR
	Average return each year	60.9 %	7.4 %

EVLI GEM 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 9 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 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 7/2021–12/2023.

The moderate scenario occurred for an investment between 7/2013–6/2022.

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

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	9 000 EUR
	Average return each year	-22.6 %	-1.2 %
Moderate	What you might get back after costs	10 370 EUR	15 590 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 080 EUR
	Average return each year	60.9 %	7.4 %

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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 9 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 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 7/2021–11/2023.

The moderate scenario occurred for an investment between 7/2013–6/2022.

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

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	7 790 EUR
	Average return each year	-22.6 %	-2.7 %
Moderate	What you might get back after costs	10 370 EUR	15 590 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 080 EUR
	Average return each year	60.9 %	7.4 %

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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 9 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 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 8/2014–7/2023.

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

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	6 220 EUR
	Average return each year	-22.6 %	-5.1 %
Moderate	What you might get back after costs	10 370 EUR	15 600 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 080 EUR
	Average return each year	60.9 %	7.4 %

EVLI GEM 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 9 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 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 7/2021–9/2023.

The moderate scenario occurred for an investment between 4/2013–3/2022.

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

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	7 360 EUR
	Average return each year	-22.6 %	-3.4 %
Moderate	What you might get back after costs	10 370 EUR	15 650 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 080 EUR
	Average return each year	60.9 %	7.4 %

EVLI GEM 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 9 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 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 7/2021–8/2023.

The moderate scenario occurred for an investment between 12/2013–11/2022.

The favourable scenario occurred for an investment between 9/2009–8/2018.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	6 860 EUR
	Average return each year	-22.6 %	-4.1 %
Moderate	What you might get back after costs	10 370 EUR	15 650 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	19 590 EUR
	Average return each year	60.9 %	7.8 %

EVLI GEM 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 9 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 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 7/2021–7/2023.

The moderate scenario occurred for an investment between 5/2014–4/2023.

The favourable scenario occurred for an investment between 8/2009–7/2018.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	7 060 EUR
	Average return each year	-22.6 %	-3.8 %
Moderate	What you might get back after costs	10 370 EUR	15 680 EUR
	Average return each year	3.7 %	5.1 %
Favourable	What you might get back after costs	16 090 EUR	20 040 EUR
	Average return each year	60.9 %	8.0 %

EVLI GEM 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 9 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 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 8/2013–7/2022.

The favourable scenario occurred for an investment between 7/2009–6/2018.

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	5 150 EUR
	Average return each year	-22.6 %	-7.1 %
Moderate	What you might get back after costs	10 370 EUR	15 720 EUR
	Average return each year	3.7 %	5.2 %
Favourable	What you might get back after costs	16 090 EUR	21 630 EUR
	Average return each year	60.9 %	9.0 %

EVLI GEM 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 9 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 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 5/2013–4/2022.

The favourable scenario occurred for an investment between 6/2009–5/2018.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	4 620 EUR
	Average return each year	-22.6 %	-8.2 %
Moderate	What you might get back after costs	10 370 EUR	15 770 EUR
	Average return each year	3.7 %	5.2 %
Favourable	What you might get back after costs	16 090 EUR	22 290 EUR
	Average return each year	60.9 %	9.3 %

EVLI GEM 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 9 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 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 3/2012–2/2021.

The favourable scenario occurred for an investment between 5/2009–4/2018.

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	2 420 EUR	3 630 EUR
	Average return each year	-75.8 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	3 640 EUR
	Average return each year	-22.6 %	-10.6 %
Moderate	What you might get back after costs	10 470 EUR	15 790 EUR
	Average return each year	4.7 %	5.2 %
Favourable	What you might get back after costs	16 090 EUR	23 520 EUR
	Average return each year	60.9 %	10.0 %

EVLI GEM 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 9 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 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 3/2013–2/2022.

The favourable scenario occurred for an investment between 4/2009–3/2018.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	3 710 EUR
	Average return each year	-22.6 %	-10.4 %
Moderate	What you might get back after costs	10 510 EUR	15 800 EUR
	Average return each year	5.1 %	5.2 %
Favourable	What you might get back after costs	17 880 EUR	27 070 EUR
	Average return each year	78.8 %	11.7 %

EVLI GEM 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 9 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 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 3/2013–2/2022.

The favourable scenario occurred for an investment between 3/2009–2/2018.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	3 840 EUR
	Average return each year	-22.6 %	-10.1 %
Moderate	What you might get back after costs	10 510 EUR	15 800 EUR
	Average return each year	5.1 %	5.2 %
Favourable	What you might get back after costs	17 880 EUR	28 960 EUR
	Average return each year	78.8 %	12.5 %

EVLI GEM 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 9 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 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.

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	2 410 EUR	3 630 EUR
	Average return each year	-75.9 %	-10.6 %
Unfavourable	What you might get back after costs	7 740 EUR	3 880 EUR
	Average return each year	-22.6 %	-10.0 %
Moderate	What you might get back after costs	10 570 EUR	15 800 EUR
	Average return each year	5.7 %	5.2 %
Favourable	What you might get back after costs	17 880 EUR	28 960 EUR
	Average return each year	78.8 %	12.5 %

EVLI GEM 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 9 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 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.

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	2 420 EUR	2 740 EUR
	Average return each year	-75.8 %	-13.4 %
Unfavourable	What you might get back after costs	7 740 EUR	2 740 EUR
	Average return each year	-22.6 %	-13.4 %
Moderate	What you might get back after costs	10 610 EUR	15 800 EUR
	Average return each year	6.1 %	5.2 %
Favourable	What you might get back after costs	17 880 EUR	28 960 EUR
	Average return each year	78.8 %	12.5 %