PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Green Corporate Bond B

EVLI GREEN CORPORATE BOND 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 9/2019-8/2023.

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

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment
Scenarios		one year	horizon
Stress	What you might get back after costs	7 730 EUR	8 330 EUR
Siless	Average return each year	-22.7 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 620 EUR
Offiavourable	Average return each year	-16.6 %	-3.7 %
Moderate	What you might get back after costs	10 060 EUR	10 240 EUR
Moderate	Average return each year	0.6 %	0.6 %
Favourable	What you might get back after costs	10 820 EUR	11 240 EUR
	Average return each year	8.2 %	3.0 %

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 9/2019-8/2023.

The moderate scenario occurred for an investment between 6/2016-5/2020.

EUR 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	7 730 EUR	8 330 EUR
Stress	Average return each year	-22.7 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 620 EUR
Onlavourable	Average return each year	-16.6 %	-3.7 %
Moderate	What you might get back after costs	10 060 EUR	10 260 EUR
Moderate	Average return each year	0.6 %	0.6 %
Favourable	What you might get back after costs	10 820 EUR	11 240 EUR
	Average return each year	8.2 %	3.0 %

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 9/2019-8/2023.

The moderate scenario occurred for an investment between 2/2018-1/2022.

EUR 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	7 730 EUR	8 330 EUR
Stiess	Average return each year	-22.7 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 620 EUR
Onlavourable	Average return each year	-16.6 %	-3.7 %
Moderate	What you might get back after costs	10 060 EUR	10 270 EUR
Moderate	Average return each year	0.6 %	0.7 %
Favourable	What you might get back after costs	10 820 EUR	11 240 EUR
	Average return each year	8.2 %	3.0 %

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 9/2019-8/2023.

The moderate scenario occurred for an investment between 5/2016-4/2020.

EUR 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	7 740 EUR	8 330 EUR
Siless	Average return each year	-22.6 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 620 EUR
Onlavourable	Average return each year	-16.6 %	-3.7 %
Moderate	What you might get back after costs	10 060 EUR	10 280 EUR
Moderate	Average return each year	0.6 %	0.7 %
Favourable	What you might get back after costs	10 990 EUR	11 240 EUR
	Average return each year	9.9 %	3.0 %

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 9/2021-2/2024.

The moderate scenario occurred for an investment between 11/2017-10/2021.

EUR 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	7 740 EUR	8 330 EUR
Stress	Average return each year	-22.6 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 540 EUR
Uniavourable	Average return each year	-16.6 %	-3.9 %
Moderate	What you might get back after costs	10 060 EUR	10 290 EUR
Moderate	Average return each year	0.6 %	0.7 %
Favourable	What you might get back after costs	11 060 EUR	11 240 EUR
	Average return each year	10.6 %	3.0 %

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 9/2021-1/2024.

The moderate scenario occurred for an investment between 6/2016-5/2020.

EUR 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	7 730 EUR	8 330 EUR
Stiess	Average return each year	-22.7 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 570 EUR
Onlavourable	Average return each year	-16.6 %	-3.8 %
Moderate	What you might get back after costs	10 140 EUR	10 600 EUR
Woderate	Average return each year	1.4 %	1.5 %
Favourable	What you might get back after costs	11 160 EUR	11 620 EUR
	Average return each year	11.6 %	3.8 %

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 9/2021-12/2023.

The moderate scenario occurred for an investment between 11/2016-10/2020.

EUR 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	7 730 EUR	8 330 EUR
Siless	Average return each year	-22.7 %	-4.5 %
Unfavourable	What you might get back after costs	8 340 EUR	8 510 EUR
Onlavourable	Average return each year	-16.6 %	-4.0 %
Moderate	What you might get back after costs	10 140 EUR	10 620 EUR
Moderate	Average return each year	1.4 %	1.5 %
Favourable	What you might get back after costs	11 160 EUR	11 780 EUR
	Average return each year	11.6 %	4.2 %

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 5/2016-4/2020.

EUR 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	7 730 EUR	8 030 EUR
Siless	Average return each year	-22.7 %	-5.3 %
Unfavourable	What you might get back after costs	8 340 EUR	8 030 EUR
Uniavourable	Average return each year	-16.6 %	-5.3 %
Moderate	What you might get back after costs	10 140 EUR	10 620 EUR
Moderate	Average return each year	1.4 %	1.5 %
Favourable	What you might get back after costs	11 160 EUR	11 780 EUR
	Average return each year	11.6 %	4.2 %

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 4/2015-3/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Strong	What you might get back after costs	7 730 EUR	7 540 EUR
Stress	Average return each year	-22.7 %	-6.8 %
Unfavourable	What you might get back after costs	8 340 EUR	7 540 EUR
Onlavourable	Average return each year	-16.6 %	-6.8 %
Moderate	What you might get back after costs	10 140 EUR	10 650 EUR
	Average return each year	1.4 %	1.6 %
Favourable	What you might get back after costs	11 160 EUR	11 810 EUR
	Average return each year	11.6 %	4.3 %

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 12/2014-11/2018.

EUR 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	7 730 EUR	7 370 EUR
Siless	Average return each year	-22.7 %	-7.3 %
Unfavourable	What you might get back after costs	8 340 EUR	7 370 EUR
Onavourable	Average return each year	-16.6 %	-7.3 %
Moderate	What you might get back after costs	10 140 EUR	10 670 EUR
	Average return each year	1.4 %	1.6 %
Favourable	What you might get back after costs	11 160 EUR	11 810 EUR
	Average return each year	11.6 %	4.3 %

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 10/2017-9/2021.

EUR 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	7 730 EUR	7 360 EUR
Stiess	Average return each year	-22.7 %	-7.4 %
Unfavourable	What you might get back after costs	8 340 EUR	7 360 EUR
Onlavourable	Average return each year	-16.6 %	-7.4 %
Moderate	What you might get back after costs	10 140 EUR	10 720 EUR
Moderate	Average return each year	1.4 %	1.8 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 6/2017-5/2021.

EUR 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	7 730 EUR	7 230 EUR
Siless	Average return each year	-22.7 %	-7.8 %
Unfavourable	What you might get back after costs	8 340 EUR	7 230 EUR
Uniavourable	Average return each year	-16.6 %	-7.8 %
Moderate	What you might get back after costs	10 140 EUR	10 720 EUR
Moderate	Average return each year	1.4 %	1.8 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 3/2017-2/2021.

EUR 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	7 730 EUR	6 910 EUR
	Average return each year	-22.7 %	-8.8 %
Unfavourable	What you might get back after costs	8 340 EUR	6 910 EUR
	Average return each year	-16.6 %	-8.8 %
Moderate	What you might get back after costs	10 140 EUR	10 740 EUR
	Average return each year	1.4 %	1.8 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 9/2017-8/2021.

EUR 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	7 730 EUR	6 790 EUR
	Average return each year	-22.7 %	-9.2 %
Unfavourable	What you might get back after costs	8 340 EUR	6 790 EUR
	Average return each year	-16.6 %	-9.2 %
Moderate	What you might get back after costs	10 150 EUR	10 750 EUR
	Average return each year	1.5 %	1.8 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 5/2017-4/2021.

EUR 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	7 730 EUR	6 600 EUR
	Average return each year	-22.7 %	-9.9 %
Unfavourable	What you might get back after costs	8 340 EUR	6 600 EUR
	Average return each year	-16.6 %	-9.9 %
Moderate	What you might get back after costs	10 160 EUR	10 780 EUR
	Average return each year	1.6 %	1.9 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 11/2014-10/2018.

EUR 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	7 730 EUR	6 340 EUR
	Average return each year	-22.7 %	-10.8 %
Unfavourable	What you might get back after costs	8 340 EUR	6 340 EUR
	Average return each year	-16.6 %	-10.8 %
Moderate	What you might get back after costs	10 160 EUR	10 820 EUR
	Average return each year	1.6 %	2.0 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 7/2017-6/2021.

EUR 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	7 720 EUR	6 030 EUR
	Average return each year	-22.8 %	-11.9 %
Linforcermobile	What you might get back after costs	8 340 EUR	6 030 EUR
Unfavourable	Average return each year	-16.6 %	-11.9 %
Moderate	What you might get back after costs	10 160 EUR	10 820 EUR
	Average return each year	1.6 %	2.0 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 4/2017-3/2021.

EUR 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	7 710 EUR	6 050 EUR
	Average return each year	-22.9 %	-11.8 %
Unfavourable	What you might get back after costs	8 340 EUR	6 050 EUR
	Average return each year	-16.6 %	-11.8 %
Moderate	What you might get back after costs	10 170 EUR	10 830 EUR
	Average return each year	1.7 %	2.0 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %

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 5/2015-4/2019.

EUR 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	7 710 EUR	5 610 EUR
	Average return each year	-22.9 %	-13.4 %
Unfavourable	What you might get back after costs	8 340 EUR	5 610 EUR
	Average return each year	-16.6 %	-13.4 %
Moderate	What you might get back after costs	10 170 EUR	10 850 EUR
	Average return each year	1.7 %	2.1 %
Favourable	What you might get back after costs	11 160 EUR	11 920 EUR
	Average return each year	11.6 %	4.5 %