

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Nordic 2025 Target Maturity QA

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 1/2017–12/2021.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 770 EUR	8 560 EUR
	Average return each year	-42.3 %	-3.1 %
Unfavourable	What you might get back after costs	8 890 EUR	9 610 EUR
	Average return each year	-11.1 %	-0.8 %
Moderate	What you might get back after costs	10 190 EUR	11 000 EUR
	Average return each year	1.9 %	1.9 %
Favourable	What you might get back after costs	11 770 EUR	11 790 EUR
	Average return each year	17.7 %	3.3 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 9/2015–8/2020.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 770 EUR	8 570 EUR
	Average return each year	-42.3 %	-3.0 %
Unfavourable	What you might get back after costs	8 890 EUR	9 610 EUR
	Average return each year	-11.1 %	-0.8 %
Moderate	What you might get back after costs	10 180 EUR	10 990 EUR
	Average return each year	1.8 %	1.9 %
Favourable	What you might get back after costs	11 770 EUR	11 790 EUR
	Average return each year	17.7 %	3.3 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 9/2015–8/2020.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 780 EUR	8 570 EUR
	Average return each year	-42.2 %	-3.0 %
Unfavourable	What you might get back after costs	8 890 EUR	9 610 EUR
	Average return each year	-11.1 %	-0.8 %
Moderate	What you might get back after costs	10 180 EUR	10 990 EUR
	Average return each year	1.8 %	1.9 %
Favourable	What you might get back after costs	11 770 EUR	11 790 EUR
	Average return each year	17.7 %	3.3 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 9/2015–8/2020.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 780 EUR	8 570 EUR
	Average return each year	-42.2 %	-3.0 %
Unfavourable	What you might get back after costs	8 890 EUR	9 610 EUR
	Average return each year	-11.1 %	-0.8 %
Moderate	What you might get back after costs	10 180 EUR	10 990 EUR
	Average return each year	1.8 %	1.9 %
Favourable	What you might get back after costs	11 770 EUR	11 790 EUR
	Average return each year	17.7 %	3.3 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 1/2017–12/2021.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 780 EUR	8 580 EUR
	Average return each year	-42.2 %	-3.0 %
Unfavourable	What you might get back after costs	8 890 EUR	9 610 EUR
	Average return each year	-11.1 %	-0.8 %
Moderate	What you might get back after costs	10 180 EUR	11 000 EUR
	Average return each year	1.8 %	1.9 %
Favourable	What you might get back after costs	11 770 EUR	11 790 EUR
	Average return each year	17.7 %	3.3 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 11/2015–10/2020.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 790 EUR	8 580 EUR
	Average return each year	-42.1 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	9 660 EUR
	Average return each year	-11.0 %	-0.7 %
Moderate	What you might get back after costs	10 240 EUR	11 370 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 11/2017–10/2022.

The moderate scenario occurred for an investment between 1/2017–12/2021.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 800 EUR	8 580 EUR
	Average return each year	-42.0 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	9 660 EUR
	Average return each year	-11.0 %	-0.7 %
Moderate	What you might get back after costs	10 240 EUR	11 410 EUR
	Average return each year	2.4 %	2.7 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 1/2014–12/2018.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 800 EUR	8 580 EUR
	Average return each year	-42.0 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	9 490 EUR
	Average return each year	-11.0 %	-1.0 %
Moderate	What you might get back after costs	10 240 EUR	11 420 EUR
	Average return each year	2.4 %	2.7 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 6/2014–5/2019.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 810 EUR	8 580 EUR
	Average return each year	-41.9 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	9 230 EUR
	Average return each year	-11.0 %	-1.6 %
Moderate	What you might get back after costs	10 240 EUR	11 480 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–9/2023.

The moderate scenario occurred for an investment between 9/2015–8/2020.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 810 EUR	8 580 EUR
	Average return each year	-41.9 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	9 090 EUR
	Average return each year	-11.0 %	-1.9 %
Moderate	What you might get back after costs	10 240 EUR	11 480 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–8/2023.

The moderate scenario occurred for an investment between 11/2016–10/2021.

The favourable scenario occurred for an investment between 3/2016–2/2021.

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	5 810 EUR	8 580 EUR
	Average return each year	-41.9 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	8 910 EUR
	Average return each year	-11.0 %	-2.3 %
Moderate	What you might get back after costs	10 240 EUR	11 500 EUR
	Average return each year	2.4 %	2.8 %
Favourable	What you might get back after costs	11 860 EUR	12 310 EUR
	Average return each year	18.6 %	4.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–7/2023.

The moderate scenario occurred for an investment between 12/2013–11/2018.

The favourable scenario occurred for an investment between 8/2013–7/2018.

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	5 810 EUR	8 580 EUR
	Average return each year	-41.9 %	-3.0 %
Unfavourable	What you might get back after costs	8 900 EUR	8 720 EUR
	Average return each year	-11.0 %	-2.7 %
Moderate	What you might get back after costs	10 240 EUR	11 520 EUR
	Average return each year	2.4 %	2.9 %
Favourable	What you might get back after costs	11 860 EUR	12 390 EUR
	Average return each year	18.6 %	4.4 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–6/2023.

The moderate scenario occurred for an investment between 12/2016–11/2021.

The favourable scenario occurred for an investment between 7/2013–6/2018.

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	5 810 EUR	8 380 EUR
	Average return each year	-41.9 %	-3.5 %
Unfavourable	What you might get back after costs	8 900 EUR	8 380 EUR
	Average return each year	-11.0 %	-3.5 %
Moderate	What you might get back after costs	10 240 EUR	11 530 EUR
	Average return each year	2.4 %	2.9 %
Favourable	What you might get back after costs	11 860 EUR	12 450 EUR
	Average return each year	18.6 %	4.5 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–5/2023.

The moderate scenario occurred for an investment between 9/2016–8/2021.

The favourable scenario occurred for an investment between 7/2013–6/2018.

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	5 820 EUR	8 110 EUR
	Average return each year	-41.8 %	-4.1 %
Unfavourable	What you might get back after costs	8 900 EUR	8 110 EUR
	Average return each year	-11.0 %	-4.1 %
Moderate	What you might get back after costs	10 240 EUR	11 550 EUR
	Average return each year	2.4 %	2.9 %
Favourable	What you might get back after costs	11 860 EUR	12 450 EUR
	Average return each year	18.6 %	4.5 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–4/2023.

The moderate scenario occurred for an investment between 2/2014–1/2019.

The favourable scenario occurred for an investment between 5/2013–4/2018.

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	5 820 EUR	7 790 EUR
	Average return each year	-41.8 %	-4.9 %
Unfavourable	What you might get back after costs	8 900 EUR	7 790 EUR
	Average return each year	-11.0 %	-4.9 %
Moderate	What you might get back after costs	10 250 EUR	11 560 EUR
	Average return each year	2.5 %	2.9 %
Favourable	What you might get back after costs	11 860 EUR	12 480 EUR
	Average return each year	18.6 %	4.5 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–3/2023.

The moderate scenario occurred for an investment between 3/2015–2/2020.

The favourable scenario occurred for an investment between 4/2013–3/2018.

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	5 820 EUR	7 410 EUR
	Average return each year	-41.8 %	-5.8 %
Unfavourable	What you might get back after costs	8 900 EUR	7 410 EUR
	Average return each year	-11.0 %	-5.8 %
Moderate	What you might get back after costs	10 270 EUR	11 560 EUR
	Average return each year	2.7 %	2.9 %
Favourable	What you might get back after costs	11 860 EUR	12 680 EUR
	Average return each year	18.6 %	4.9 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–2/2023.

The moderate scenario occurred for an investment between 10/2015–9/2020.

The favourable scenario occurred for an investment between 3/2013–2/2018.

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	5 820 EUR	7 190 EUR
	Average return each year	-41.8 %	-6.4 %
Unfavourable	What you might get back after costs	8 900 EUR	7 190 EUR
	Average return each year	-11.0 %	-6.4 %
Moderate	What you might get back after costs	10 270 EUR	11 580 EUR
	Average return each year	2.7 %	3.0 %
Favourable	What you might get back after costs	11 860 EUR	12 760 EUR
	Average return each year	18.6 %	5.0 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 2/2022–1/2023.

The moderate scenario occurred for an investment between 3/2014–2/2019.

The favourable scenario occurred for an investment between 2/2013–1/2018.

EUR 10,000 investment

If you exit after
one year

If you exit after the
recommended investment
horizon

Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	5 960 EUR	6 640 EUR
	Average return each year	-40.4 %	-7.9 %
Unfavourable	What you might get back after costs	8 900 EUR	6 640 EUR
	Average return each year	-11.0 %	-7.9 %
Moderate	What you might get back after costs	10 280 EUR	11 590 EUR
	Average return each year	2.8 %	3.0 %
Favourable	What you might get back after costs	11 860 EUR	12 890 EUR
	Average return each year	18.6 %	5.2 %

EVLI NORDIC 2025 TARGET MATURITY QA

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:

until December 31, 2025

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 10/2016–9/2021.

The favourable scenario occurred for an investment between 1/2013–12/2017.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	5 960 EUR	6 330 EUR
	Average return each year	-40.4 %	-8.7 %
Unfavourable	What you might get back after costs	8 900 EUR	6 330 EUR
	Average return each year	-11.0 %	-8.7 %
Moderate	What you might get back after costs	10 300 EUR	11 630 EUR
	Average return each year	3.0 %	3.1 %
Favourable	What you might get back after costs	11 860 EUR	12 890 EUR
	Average return each year	18.6 %	5.2 %