

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Nordic Corporate Bond A

EVLI NORDIC CORPORATE BOND A

RETURN OUTLOOK 30.6.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

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

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 390 EUR	9 070 EUR
	Average return each year	-16.1 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 390 EUR
	Average return each year	1.9 %	1.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

RETURN OUTLOOK 31.5.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 5/2018–4/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 390 EUR
	Average return each year	1.9 %	1.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

RETURN OUTLOOK 30.4.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

Recommended investment period: at least 3 years

Example investment: EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 6/2018–5/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 420 EUR
	Average return each year	1.9 %	1.4 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2018–10/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 420 EUR
	Average return each year	1.9 %	1.4 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 7/2018–6/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 440 EUR
	Average return each year	1.9 %	1.4 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 9/2018–8/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 450 EUR
	Average return each year	1.9 %	1.5 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 10/2018–9/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 450 EUR
	Average return each year	1.9 %	1.5 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 12/2018–11/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 450 EUR
	Average return each year	1.9 %	1.5 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 8/2018–7/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 470 EUR
	Average return each year	1.9 %	1.5 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 1/2019–12/2021.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 510 EUR
	Average return each year	1.9 %	1.7 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 10/2019–9/2022.

The moderate scenario occurred for an investment between 3/2017–2/2020.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 380 EUR	9 070 EUR
	Average return each year	-16.2 %	-3.2 %
Unfavourable	What you might get back after costs	8 880 EUR	9 070 EUR
	Average return each year	-11.2 %	-3.2 %
Moderate	What you might get back after costs	10 190 EUR	10 650 EUR
	Average return each year	1.9 %	2.1 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 7/2014–6/2017.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	9 050 EUR
	Average return each year	-16.3 %	-3.3 %
Unfavourable	What you might get back after costs	8 880 EUR	9 050 EUR
	Average return each year	-11.2 %	-3.3 %
Moderate	What you might get back after costs	10 190 EUR	10 680 EUR
	Average return each year	1.9 %	2.2 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 1/2017–12/2019.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	8 850 EUR
	Average return each year	-16.3 %	-4.0 %
Unfavourable	What you might get back after costs	8 880 EUR	8 850 EUR
	Average return each year	-11.2 %	-4.0 %
Moderate	What you might get back after costs	10 190 EUR	10 700 EUR
	Average return each year	1.9 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 1/2017–12/2019.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	8 750 EUR
	Average return each year	-16.3 %	-4.4 %
Unfavourable	What you might get back after costs	8 880 EUR	8 750 EUR
	Average return each year	-11.2 %	-4.4 %
Moderate	What you might get back after costs	10 190 EUR	10 700 EUR
	Average return each year	1.9 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 1/2017–12/2019.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	8 570 EUR
	Average return each year	-16.3 %	-5.0 %
Unfavourable	What you might get back after costs	8 880 EUR	8 570 EUR
	Average return each year	-11.2 %	-5.0 %
Moderate	What you might get back after costs	10 190 EUR	10 700 EUR
	Average return each year	1.9 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 1/2017–12/2019.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	8 360 EUR
	Average return each year	-16.3 %	-5.8 %
Unfavourable	What you might get back after costs	8 880 EUR	8 360 EUR
	Average return each year	-11.2 %	-5.8 %
Moderate	What you might get back after costs	10 200 EUR	10 700 EUR
	Average return each year	2.0 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 1/2017–12/2019.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 370 EUR	8 270 EUR
	Average return each year	-16.3 %	-6.2 %
Unfavourable	What you might get back after costs	8 880 EUR	8 270 EUR
	Average return each year	-11.2 %	-6.2 %
Moderate	What you might get back after costs	10 210 EUR	10 700 EUR
	Average return each year	2.1 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 6/2014–5/2017.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 360 EUR	8 100 EUR
	Average return each year	-16.4 %	-6.8 %
Unfavourable	What you might get back after costs	8 880 EUR	8 100 EUR
	Average return each year	-11.2 %	-6.8 %
Moderate	What you might get back after costs	10 220 EUR	10 700 EUR
	Average return each year	2.2 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %

EVLI NORDIC CORPORATE BOND A

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 5/2014–4/2017.

The favourable scenario occurred for an investment between 3/2016–2/2019.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 360 EUR	7 740 EUR
	Average return each year	-16.4 %	-8.2 %
Unfavourable	What you might get back after costs	8 880 EUR	7 740 EUR
	Average return each year	-11.2 %	-8.2 %
Moderate	What you might get back after costs	10 220 EUR	10 710 EUR
	Average return each year	2.2 %	2.3 %
Favourable	What you might get back after costs	10 990 EUR	10 990 EUR
	Average return each year	9.9 %	3.2 %