

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Nordic Corporate Bond IA

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.1 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 500 EUR
	Average return each year	2.2 %	1.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 500 EUR
	Average return each year	2.2 %	1.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 530 EUR
	Average return each year	2.2 %	1.7 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 530 EUR
	Average return each year	2.2 %	1.7 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 550 EUR
	Average return each year	2.2 %	1.8 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 560 EUR
	Average return each year	2.2 %	1.8 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 560 EUR
	Average return each year	2.2 %	1.8 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 560 EUR
	Average return each year	2.2 %	1.8 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 580 EUR
	Average return each year	2.2 %	1.9 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 620 EUR
	Average return each year	2.2 %	2.0 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 170 EUR
	Average return each year	-16.2 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 170 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 760 EUR
	Average return each year	2.2 %	2.5 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	9 150 EUR
	Average return each year	-16.3 %	-2.9 %
Unfavourable	What you might get back after costs	8 910 EUR	9 150 EUR
	Average return each year	-10.9 %	-2.9 %
Moderate	What you might get back after costs	10 220 EUR	10 780 EUR
	Average return each year	2.2 %	2.5 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 370 EUR	8 950 EUR
	Average return each year	-16.3 %	-3.6 %
Unfavourable	What you might get back after costs	8 910 EUR	8 950 EUR
	Average return each year	-10.9 %	-3.6 %
Moderate	What you might get back after costs	10 220 EUR	10 810 EUR
	Average return each year	2.2 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 370 EUR	8 840 EUR
	Average return each year	-16.3 %	-4.0 %
Unfavourable	What you might get back after costs	8 910 EUR	8 840 EUR
	Average return each year	-10.9 %	-4.0 %
Moderate	What you might get back after costs	10 220 EUR	10 810 EUR
	Average return each year	2.2 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 370 EUR	8 660 EUR
	Average return each year	-16.3 %	-4.7 %
Unfavourable	What you might get back after costs	8 910 EUR	8 660 EUR
	Average return each year	-10.9 %	-4.7 %
Moderate	What you might get back after costs	10 220 EUR	10 810 EUR
	Average return each year	2.2 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 370 EUR	8 440 EUR
	Average return each year	-16.3 %	-5.5 %
Unfavourable	What you might get back after costs	8 910 EUR	8 440 EUR
	Average return each year	-10.9 %	-5.5 %
Moderate	What you might get back after costs	10 240 EUR	10 810 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 370 EUR	8 350 EUR
	Average return each year	-16.3 %	-5.8 %
Unfavourable	What you might get back after costs	8 910 EUR	8 350 EUR
	Average return each year	-10.9 %	-5.8 %
Moderate	What you might get back after costs	10 240 EUR	10 810 EUR
	Average return each year	2.4 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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 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	8 360 EUR	8 190 EUR
	Average return each year	-16.4 %	-6.4 %
Unfavourable	What you might get back after costs	8 910 EUR	8 190 EUR
	Average return each year	-10.9 %	-6.4 %
Moderate	What you might get back after costs	10 250 EUR	10 810 EUR
	Average return each year	2.5 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %

EVLI NORDIC CORPORATE BOND IA

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	7 820 EUR
	Average return each year	-16.4 %	-7.9 %
Unfavourable	What you might get back after costs	8 910 EUR	7 820 EUR
	Average return each year	-10.9 %	-7.9 %
Moderate	What you might get back after costs	10 260 EUR	10 810 EUR
	Average return each year	2.6 %	2.6 %
Favourable	What you might get back after costs	11 020 EUR	11 090 EUR
	Average return each year	10.2 %	3.5 %