## EVLI NORDIC CORPORATE BOND QIA

## 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: <br> 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8390 EUR | 9170 EUR |
|  | Average return each year | -16.1 \% | -2.8\% |
| Unfavourable | What you might get back after costs | 8910 EUR | 9170 EUR |
|  | Average return each year | -10.9 \% | -2.8 \% |
| Moderate | What you might get back after costs | 10220 EUR | 10510 EUR |
|  | Average return each year | 2.2 \% | 1.7 \% |
| Favourable | What you might get back after costs | 11030 EUR | 11100 EUR |
|  | Average return each year | 10.3 \% | 3.5 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 9170 EUR |
|  | Average return each year | -16.2 \% | -2.8 \% |
| Unfavourable | What you might get back after costs | 8910 EUR | 9170 EUR |
|  | Average return each year | -10.9 \% | -2.8\% |
| Moderate | What you might get back after costs | 10220 EUR | 10510 EUR |
|  | Average return each year | 2.2 \% | 1.7 \% |
| Favourable | What you might get back after costs | 11030 EUR | 11100 EUR |
|  | Average return each year | 10.3 \% | 3.5 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 9170 EUR |
|  | Average return each year | -16.2 \% | -2.8\% |
| Unfavourable | What you might get back after costs | 8910 EUR | 9170 EUR |
|  | Average return each year | -10.9 \% | -2.8 \% |
| Moderate | What you might get back after costs | 10220 EUR | 10530 EUR |
|  | Average return each year | 2.2 \% | 1.7 \% |
| Favourable | What you might get back after costs | 11030 EUR | 11100 EUR |
|  | Average return each year | 10.3 \% | 3.5 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 9170 EUR |
|  | Average return each year | -16.2 \% | -2.8\% |
| Unfavourable | What you might get back after costs | 8910 EUR | 9170 EUR |
|  | Average return each year | -10.9 \% | -2.8 \% |
| Moderate | What you might get back after costs | 10220 EUR | 10530 EUR |
|  | Average return each year | 2.2 \% | 1.8 \% |
| Favourable | What you might get back after costs | 11030 EUR | 11100 EUR |
|  | Average return each year | 10.3 \% | 3.5 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 9170 EUR |
|  | Average return each year | -16.2 \% | -2.8\% |
| Unfavourable | What you might get back after costs | 8910 EUR | 9170 EUR |
|  | Average return each year | -10.9 \% | -2.8 \% |
| Moderate | What you might get back after costs | 10220 EUR | 10550 EUR |
|  | Average return each year | 2.2 \% | 1.8 \% |
| Favourable | What you might get back after costs | 11030 EUR | 11100 EUR |
|  | Average return each year | 10.3 \% | 3.5 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 8650 EUR |
|  | Average return each year | -16.2 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10330 EUR |
|  | Average return each year | 1.3 \% | 1.1 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8380 EUR | 8650 EUR |
|  | Average return each year | -16.2 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10340 EUR |
|  | Average return each year | 1.3 \% | 1.1 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 2/2018-1/2021.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8650 EUR |
|  | Average return each year | -16.3 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10340 EUR |
|  | Average return each year | 1.3 \% | 1.1 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 3/2018-2/2021.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8650 EUR |
|  | Average return each year | -16.3 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10360 EUR |
|  | Average return each year | 1.3 \% | 1.2 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8650 EUR |
|  | Average return each year | -16.3 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10360 EUR |
|  | Average return each year | 1.3 \% | 1.2 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8650 EUR |
|  | Average return each year | -16.3 \% | -4.7\% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8650 EUR |
|  | Average return each year | -13.6 \% | -4.7\% |
| Moderate | What you might get back after costs | 10130 EUR | 10650 EUR |
|  | Average return each year | 1.3 \% | 2.1 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 9/2021-7/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8570 EUR |
|  | Average return each year | -16.3 \% | -5.0 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8570 EUR |
|  | Average return each year | -13.6 \% | -5.0\% |
| Moderate | What you might get back after costs | 10130 EUR | 10680 EUR |
|  | Average return each year | 1.3 \% | 2.2 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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:

Example investment:
at least 3 years
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 12/2021-6/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8370 EUR |
|  | Average return each year | -16.3 \% | -5.8 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8370 EUR |
|  | Average return each year | -13.6 \% | -5.8\% |
| Moderate | What you might get back after costs | 10130 EUR | 10700 EUR |
|  | Average return each year | 1.3 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 12/2021-5/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8240 EUR |
|  | Average return each year | -16.3 \% | -6.2 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8240 EUR |
|  | Average return each year | -13.6 \% | -6.2 \% |
| Moderate | What you might get back after costs | 10130 EUR | 10700 EUR |
|  | Average return each year | 1.3 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 12/2021-4/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 8050 EUR |
|  | Average return each year | -16.3 \% | -7.0 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 8050 EUR |
|  | Average return each year | -13.6 \% | -7.0\% |
| Moderate | What you might get back after costs | 10180 EUR | 10700 EUR |
|  | Average return each year | 1.8 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 2/2022-3/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 7820 EUR |
|  | Average return each year | -16.3 \% | -7.9 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 7820 EUR |
|  | Average return each year | -13.6 \% | -7.9 \% |
| Moderate | What you might get back after costs | 10180 EUR | 10700 EUR |
|  | Average return each year | 1.8 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 2/2022-2/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8370 EUR | 7680 EUR |
|  | Average return each year | -16.3 \% | -8.4 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 7680 EUR |
|  | Average return each year | -13.6 \% | -8.4 \% |
| Moderate | What you might get back after costs | 10190 EUR | 10700 EUR |
|  | Average return each year | 1.9 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 2/2022-1/2023.
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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8360 EUR | 7470 EUR |
|  | Average return each year | -16.4 \% | -9.3 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 7470 EUR |
|  | Average return each year | -13.6 \% | -9.3 \% |
| Moderate | What you might get back after costs | 10200 EUR | 10700 EUR |
|  | Average return each year | 2.0 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

## EVLI NORDIC CORPORATE BOND QIA

## 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 |
| :---: | :---: | :---: | :---: |
| Stress | What you might get back after costs | 8400 EUR | 7020 EUR |
|  | Average return each year | -16.0 \% | -11.1 \% |
| Unfavourable | What you might get back after costs | 8640 EUR | 7020 EUR |
|  | Average return each year | -13.6 \% | -11.1 \% |
| Moderate | What you might get back after costs | 10210 EUR | 10710 EUR |
|  | Average return each year | 2.1 \% | 2.3 \% |
| Favourable | What you might get back after costs | 10920 EUR | 10990 EUR |
|  | Average return each year | 9.2 \% | 3.2 \% |

