### PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Nordic Small Cap B

# EVLI NORDIC SMALL CAP B

### **RETURN OUTLOOK 30.6.2024**

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

#### Recommended investment period:

at least 7 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 12 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 1/2022-6/2024.

The moderate scenario occurred for an investment between 3/2013-2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment
Scenarios		one year	horizon
Stress	What you might get back after costs	1 750 EUR	2 160 EUR
Siless	Average return each year	-82.5 %	-19.7 %
Unfavourable	What you might get back after costs	6 980 EUR	5 480 EUR
Onlavourable	Average return each year	-30.2 %	-8.2 %
Moderate	What you might get back after costs	10 700 EUR	17 380 EUR
Moderate	Average return each year	7.0 %	8.2 %
Favourable	What you might get back after costs	17 720 EUR	24 550 EUR
ravourable	Average return each year	77.2 %	13.7 %

### **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 7 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 12 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 1/2022-5/2024.

The moderate scenario occurred for an investment between 5/2015-4/2022.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 760 EUR	2 160 EUR
Stress	Average return each year	-82.4 %	-19.7 %
Unfavourable	What you might get back after costs	6 980 EUR	5 700 EUR
Omavourable	Average return each year	-30.2 %	-7.7 %
Moderate	What you might get back after costs	10 700 EUR	17 550 EUR
Moderate	Average return each year	7.0 %	8.4 %
Favourable	What you might get back after costs	17 720 EUR	24 550 EUR
	Average return each year	77.2 %	13.7 %

### **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 7 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 12 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 1/2022-4/2024.

The moderate scenario occurred for an investment between 8/2013-7/2020.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 770 EUR	2 160 EUR
Siless	Average return each year	-82.3 %	-19.7 %
Unfavourable	What you might get back after costs	6 980 EUR	4 460 EUR
Onavourable	Average return each year	-30.2 %	-10.9 %
Moderate	What you might get back after costs	10 700 EUR	17 850 EUR
Moderate	Average return each year	7.0 %	8.6 %
Favourable	What you might get back after costs	17 720 EUR	24 550 EUR
	Average return each year	77.2 %	13.7 %

### **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 7 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 12 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 1/2022-3/2024.

The moderate scenario occurred for an investment between 3/2015-2/2022.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 850 EUR	2 170 EUR
Siless	Average return each year	-81.5 %	-19.6 %
Linfarraniahia	What you might get back after costs	6 980 EUR	4 440 EUR
Unfavourable	Average return each year	-30.2 %	-11.0 %
Madavata	What you might get back after costs	10 740 EUR	17 960 EUR
Moderate	Average return each year	7.4 %	8.7 %
F	What you might get back after costs	17 720 EUR	24 550 EUR
Favourable	Average return each year	77.2 %	13.7 %

### **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 7 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 12 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 1/2022-2/2024.

The moderate scenario occurred for an investment between 7/2013-6/2020.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 850 EUR	2 180 EUR
Siless	Average return each year	-81.5 %	-19.6 %
Unfavourable	What you might get back after costs	6 980 EUR	4 240 EUR
Onavourable	Average return each year	-30.2 %	-11.5 %
Moderate	What you might get back after costs	10 750 EUR	18 070 EUR
Moderate	Average return each year	7.5 %	8.8 %
Favourable	What you might get back after costs	17 720 EUR	24 550 EUR
	Average return each year	77.2 %	13.7 %

### **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 7 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 12 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 1/2022-1/2024.

The moderate scenario occurred for an investment between 3/2012-2/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 850 EUR	2 180 EUR
311622	Average return each year	-81.5 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	4 100 EUR
Uniavourable	Average return each year	-28.6 %	-12.0 %
Moderate	What you might get back after costs	10 990 EUR	21 050 EUR
Moderate	Average return each year	9.9 %	11.2 %
Favourable	What you might get back after costs	18 100 EUR	28 550 EUR
ravoulable	Average return each year	81.0 %	16.2 %

### **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 7 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 12 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 1/2022-12/2023.

The moderate scenario occurred for an investment between 10/2013-9/2020.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 860 EUR	2 180 EUR
Stiess	Average return each year	-81.4 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	4 180 EUR
Onlavourable	Average return each year	-28.6 %	-11.7 %
Moderate	What you might get back after costs	11 070 EUR	21 100 EUR
	Average return each year	10.7 %	11.3 %
Favourable	What you might get back after costs	18 100 EUR	28 550 EUR
	Average return each year	81.0 %	16.2 %

### **RETURN OUTLOOK 30.11.2023**

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

#### Recommended investment period:

at least 7 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 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–11/2023.

The moderate scenario occurred for an investment between 4/2015-3/2022.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 870 EUR	2 180 EUR
Siless	Average return each year	-81.3 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 870 EUR
Onlavourable	Average return each year	-28.6 %	-16.4 %
Moderate	What you might get back after costs	11 070 EUR	21 630 EUR
Moderate	Average return each year	10.7 %	11.6 %
Favourable	What you might get back after costs	18 100 EUR	28 550 EUR
	Average return each year	81.0 %	16.2 %

### **RETURN OUTLOOK 31.10.2023**

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

Recommended investment period:

at least 7 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 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022-10/2023.

The moderate scenario occurred for an investment between 12/2013-11/2020.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 870 EUR	1 850 EUR
Siless	Average return each year	-81.3 %	-21.4 %
Unforcernable	What you might get back after costs	7 140 EUR	1 850 EUR
Unfavourable	Average return each year	-28.6 %	-21.4 %
Moderate	What you might get back after costs	11 080 EUR	21 680 EUR
	Average return each year	10.8 %	11.7 %
Farranda	What you might get back after costs	18 100 EUR	28 550 EUR
Favourable	Average return each year	81.0 %	16.2 %

### **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 7 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 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022-9/2023.

The moderate scenario occurred for an investment between 4/2012-3/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 870 EUR	2 080 EUR
Siless	Average return each year	-81.3 %	-20.1 %
Unfavourable	What you might get back after costs	7 140 EUR	2 080 EUR
Offiavourable	Average return each year	-28.6 %	-20.1 %
Moderate	What you might get back after costs	11 170 EUR	21 870 EUR
Moderate	Average return each year	11.7 %	11.8 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022-8/2023.

The moderate scenario occurred for an investment between 9/2013-8/2020.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
01	What you might get back after costs	1 870 EUR	2 040 EUR
Stress	Average return each year	-81.3 %	-20.3 %
llufahla	What you might get back after costs	7 140 EUR	2 040 EUR
Unfavourable	Average return each year	-28.6 %	-20.3 %
Moderate	What you might get back after costs	11 170 EUR	21 920 EUR
Moderate	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Ctross	What you might get back after costs	1 870 EUR	2 180 EUR
Stress	Average return each year	-81.3 %	-19.6 %
Linforcermable	What you might get back after costs	7 140 EUR	2 410 EUR
Unfavourable	Average return each year	-28.6 %	-18.4 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
Moderate	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 870 EUR	2 180 EUR
	Average return each year	-81.3 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 500 EUR
	Average return each year	-28.6 %	-17.9 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 880 EUR	2 180 EUR
	Average return each year	-81.2 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 500 EUR
	Average return each year	-28.6 %	-18.0 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
01	What you might get back after costs	1 890 EUR	2 180 EUR
Stress	Average return each year	-81.1 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 830 EUR
	Average return each year	-28.6 %	-16.5 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 900 EUR	2 180 EUR
	Average return each year	-81.0 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 320 EUR
	Average return each year	-28.6 %	-18.8 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 890 EUR	2 180 EUR
	Average return each year	-81.1 %	-19.6 %
Unfavourable	What you might get back after costs	7 140 EUR	2 540 EUR
	Average return each year	-28.6 %	-17.8 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 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 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	1 890 EUR	1 950 EUR
	Average return each year	-81.1 %	-20.8 %
Linfovermeble	What you might get back after costs	7 140 EUR	1 950 EUR
Unfavourable	Average return each year	-28.6 %	-20.8 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %

### **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 7 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 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 11/2021-12/2022.

The moderate scenario occurred for an investment between 2/2012-1/2019.

EUR 10,000 investment Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Charac	What you might get back after costs	1 910 EUR	1 810 EUR
Stress	Average return each year	-80.9 %	-21.6 %
Unfavourable	What you might get back after costs	7 140 EUR	1 810 EUR
	Average return each year	-28.6 %	-21.6 %
Moderate	What you might get back after costs	11 170 EUR	21 960 EUR
	Average return each year	11.7 %	11.9 %
Favourable	What you might get back after costs	18 100 EUR	29 030 EUR
	Average return each year	81.0 %	16.4 %