

## PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli North America B

# EVLI NORTH AMERICA 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 4/2013–3/2020.

The moderate scenario occurred for an investment between 12/2015–11/2022.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	15 310 EUR
	Average return each year	-18.1 %	6.3 %
Moderate	What you might get back after costs	11 090 EUR	21 220 EUR
	Average return each year	10.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 4/2013–3/2020.

The moderate scenario occurred for an investment between 8/2012–7/2019.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	15 310 EUR
	Average return each year	-18.1 %	6.3 %
Moderate	What you might get back after costs	11 090 EUR	21 100 EUR
	Average return each year	10.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 4/2013–3/2020.

The moderate scenario occurred for an investment between 5/2017–4/2024.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	15 310 EUR
	Average return each year	-18.1 %	6.3 %
Moderate	What you might get back after costs	11 040 EUR	21 040 EUR
	Average return each year	10.4 %	11.2 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 4/2013–3/2020.

The moderate scenario occurred for an investment between 6/2016–5/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	15 310 EUR
	Average return each year	-18.1 %	6.3 %
Moderate	What you might get back after costs	11 000 EUR	20 980 EUR
	Average return each year	10.0 %	11.2 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 4/2013–3/2020.

The moderate scenario occurred for an investment between 11/2016–10/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	15 310 EUR
	Average return each year	-18.1 %	6.3 %
Moderate	What you might get back after costs	10 990 EUR	20 890 EUR
	Average return each year	9.9 %	11.1 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLN NORTH AMERICA B

## 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 11/2016–10/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	14 610 EUR
	Average return each year	-18.1 %	5.6 %
Moderate	What you might get back after costs	10 990 EUR	20 890 EUR
	Average return each year	9.9 %	11.1 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 11/2016–10/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	14 800 EUR
	Average return each year	-18.1 %	5.8 %
Moderate	What you might get back after costs	10 940 EUR	20 890 EUR
	Average return each year	9.4 %	11.1 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 12/2022–11/2023.

The moderate scenario occurred for an investment between 6/2016–5/2023.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	10 180 EUR
	Average return each year	-18.1 %	0.3 %
Moderate	What you might get back after costs	10 910 EUR	20 980 EUR
	Average return each year	9.1 %	11.2 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %



# EVLI NORTH AMERICA B

## 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 11/2022–10/2023.

The moderate scenario occurred for an investment between 8/2012–7/2019.

The favourable scenario occurred for an investment between 5/2014–4/2021.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	9 470 EUR
	Average return each year	-18.1 %	-0.8 %
Moderate	What you might get back after costs	10 940 EUR	21 100 EUR
	Average return each year	9.4 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	25 350 EUR
	Average return each year	81.2 %	14.2 %

# EVLI NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 10/2011–9/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	12 210 EUR
	Average return each year	-18.1 %	2.9 %
Moderate	What you might get back after costs	10 990 EUR	21 220 EUR
	Average return each year	9.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 410 EUR
	Average return each year	81.2 %	14.9 %

# EVLI NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	12 990 EUR
	Average return each year	-18.1 %	3.8 %
Moderate	What you might get back after costs	10 990 EUR	21 220 EUR
	Average return each year	9.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLN NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	13 770 EUR
	Average return each year	-18.1 %	4.7 %
Moderate	What you might get back after costs	10 990 EUR	21 220 EUR
	Average return each year	9.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLI NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	12 390 EUR
	Average return each year	-18.1 %	3.1 %
Moderate	What you might get back after costs	11 040 EUR	21 220 EUR
	Average return each year	10.4 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLI NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	8 370 EUR
	Average return each year	-18.1 %	-2.5 %
Moderate	What you might get back after costs	11 010 EUR	21 220 EUR
	Average return each year	10.1 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLN NORTH AMERICA B

## 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 2/2014–1/2021.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	7 720 EUR
	Average return each year	-18.1 %	-3.6 %
Moderate	What you might get back after costs	11 040 EUR	21 270 EUR
	Average return each year	10.4 %	11.4 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLN NORTH AMERICA B

## 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 12/2015–11/2022.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	8 840 EUR
	Average return each year	-18.1 %	-1.7 %
Moderate	What you might get back after costs	11 090 EUR	21 220 EUR
	Average return each year	10.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %



# EVLI NORTH AMERICA B

## 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 4/2011–3/2018.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	12 040 EUR
	Average return each year	-18.1 %	2.7 %
Moderate	What you might get back after costs	11 090 EUR	21 120 EUR
	Average return each year	10.9 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLI NORTH AMERICA B

## 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 4/2011–3/2018.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	11 010 EUR
	Average return each year	-18.1 %	1.4 %
Moderate	What you might get back after costs	11 110 EUR	21 120 EUR
	Average return each year	11.1 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %

# EVLI NORTH AMERICA B

## 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 12/2021–12/2022.

The moderate scenario occurred for an investment between 4/2011–3/2018.

The favourable scenario occurred for an investment between 9/2011–8/2018.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	670 EUR	2 130 EUR
	Average return each year	-93.3 %	-19.8 %
Unfavourable	What you might get back after costs	8 190 EUR	9 130 EUR
	Average return each year	-18.1 %	-1.3 %
Moderate	What you might get back after costs	11 110 EUR	21 120 EUR
	Average return each year	11.1 %	11.3 %
Favourable	What you might get back after costs	18 120 EUR	26 800 EUR
	Average return each year	81.2 %	15.1 %