

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Short Corporate Bond IB

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 7/2022–6/2024.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 170 EUR	10 230 EUR
	Average return each year	1.7 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	11 100 EUR
	Average return each year	9.8 %	5.4 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 170 EUR	10 230 EUR
	Average return each year	1.7 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 170 EUR	10 230 EUR
	Average return each year	1.7 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 170 EUR	10 230 EUR
	Average return each year	1.7 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 170 EUR	10 230 EUR
	Average return each year	1.7 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2017–9/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 230 EUR
	Average return each year	1.5 %	1.1 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 8/2017–7/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 240 EUR
	Average return each year	1.5 %	1.2 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 10/2019–9/2021.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 280 EUR	9 320 EUR
	Average return each year	-17.2 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 240 EUR
	Average return each year	1.5 %	1.2 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 8/2016–7/2018.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 250 EUR
	Average return each year	1.5 %	1.2 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 9/2019–8/2021.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 250 EUR
	Average return each year	1.5 %	1.3 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 9/2017–8/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 250 EUR
	Average return each year	1.5 %	1.3 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 1/2018–12/2019.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 260 EUR
	Average return each year	1.5 %	1.3 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 2/2018–1/2020.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 270 EUR
	Average return each year	1.5 %	1.3 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 4/2018–3/2020.

The moderate scenario occurred for an investment between 8/2019–7/2021.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 470 EUR
	Average return each year	-8.4 %	-2.7 %
Moderate	What you might get back after costs	10 150 EUR	10 270 EUR
	Average return each year	1.5 %	1.3 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–4/2023.

The moderate scenario occurred for an investment between 7/2016–6/2018.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 430 EUR
	Average return each year	-8.4 %	-2.9 %
Moderate	What you might get back after costs	10 150 EUR	10 290 EUR
	Average return each year	1.5 %	1.4 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–3/2023.

The moderate scenario occurred for an investment between 6/2016–5/2018.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 320 EUR
	Average return each year	-17.3 %	-3.5 %
Unfavourable	What you might get back after costs	9 160 EUR	9 320 EUR
	Average return each year	-8.4 %	-3.4 %
Moderate	What you might get back after costs	10 160 EUR	10 300 EUR
	Average return each year	1.6 %	1.5 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 years

Example investment: EUR 10.000

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

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

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

The unfavourable scenario occurred for an investment between 1/2022–2/2023.

The moderate scenario occurred for an investment between 7/2019–6/2021.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 270 EUR	9 260 EUR
	Average return each year	-17.3 %	-3.8 %
Unfavourable	What you might get back after costs	9 160 EUR	9 260 EUR
	Average return each year	-8.4 %	-3.8 %
Moderate	What you might get back after costs	10 170 EUR	10 300 EUR
	Average return each year	1.7 %	1.5 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 years

Example investment: EUR 10.000

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

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

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

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

The moderate scenario occurred for an investment between 3/2014–2/2016.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 260 EUR	9 140 EUR
	Average return each year	-17.4 %	-4.4 %
Unfavourable	What you might get back after costs	9 160 EUR	9 140 EUR
	Average return each year	-8.4 %	-4.4 %
Moderate	What you might get back after costs	10 170 EUR	10 300 EUR
	Average return each year	1.7 %	1.5 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %

EVLI SHORT CORPORATE BOND IB

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 2 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 5/2019–4/2021.

The favourable scenario occurred for an investment between 4/2020–3/2022.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	8 260 EUR	8 960 EUR
	Average return each year	-17.4 %	-5.3 %
Unfavourable	What you might get back after costs	9 160 EUR	8 960 EUR
	Average return each year	-8.4 %	-5.3 %
Moderate	What you might get back after costs	10 170 EUR	10 320 EUR
	Average return each year	1.7 %	1.6 %
Favourable	What you might get back after costs	10 980 EUR	10 750 EUR
	Average return each year	9.8 %	3.7 %