

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Target Maturity Nordic Bond 2023 IA

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.12.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 2/2014–1/2018.

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	7 620 EUR	9 340 EUR
	Average return each year	-23.8 %	-1.7 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	11 810 EUR
	Average return each year	17.1 %	4.2 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 30.11.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 12/2013–11/2017.

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	7 630 EUR	9 290 EUR
	Average return each year	-23.7 %	-1.8 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	11 850 EUR
	Average return each year	17.1 %	4.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.10.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 11/2013–10/2017.

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	7 640 EUR	9 260 EUR
	Average return each year	-23.6 %	-1.9 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	11 990 EUR
	Average return each year	17.1 %	4.7 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 30.9.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 10/2013–9/2017.

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	7 650 EUR	9 180 EUR
	Average return each year	-23.5 %	-2.1 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	12 110 EUR
	Average return each year	17.1 %	4.9 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.8.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2017–12/2020.

The favourable scenario occurred for an investment between 9/2013–8/2017.

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	7 650 EUR	9 140 EUR
	Average return each year	-23.5 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	12 170 EUR
	Average return each year	17.1 %	5.0 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.7.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 4/2017–3/2021.

The favourable scenario occurred for an investment between 8/2013–7/2017.

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	7 650 EUR	9 140 EUR
	Average return each year	-23.5 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 020 EUR
	Average return each year	2.5 %	2.4 %
Favourable	What you might get back after costs	11 710 EUR	12 200 EUR
	Average return each year	17.1 %	5.1 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 30.6.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 12/2014–11/2018.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 650 EUR	9 140 EUR
	Average return each year	-23.5 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 040 EUR
	Average return each year	2.5 %	2.5 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.5.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2015–12/2018.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 660 EUR	9 140 EUR
	Average return each year	-23.4 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 040 EUR
	Average return each year	2.5 %	2.5 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 30.4.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 2/2019–1/2023.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 660 EUR	9 140 EUR
	Average return each year	-23.4 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 250 EUR	11 070 EUR
	Average return each year	2.5 %	2.6 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.3.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 12/2018–11/2022.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 670 EUR	9 140 EUR
	Average return each year	-23.3 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 270 EUR	11 070 EUR
	Average return each year	2.7 %	2.6 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 28.2.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 12/2016–11/2020.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 670 EUR	9 140 EUR
	Average return each year	-23.3 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 270 EUR	11 100 EUR
	Average return each year	2.7 %	2.7 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.1.2023

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

Recommended investment period:

until December 31, 2023

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 4/2016–3/2020.

The moderate scenario occurred for an investment between 1/2019–12/2022.

The favourable scenario occurred for an investment between 7/2013–6/2017.

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	7 670 EUR	9 140 EUR
	Average return each year	-23.3 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	10 140 EUR
	Average return each year	-10.1 %	0.3 %
Moderate	What you might get back after costs	10 280 EUR	11 150 EUR
	Average return each year	2.8 %	2.8 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %

EVLI TARGET MATURITY NORDIC BOND 2023 IA

RETURN OUTLOOK 31.12.2022

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

Recommended investment period:

until December 31, 2023

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 11/2021–12/2022.

The moderate scenario occurred for an investment between 2/2015–1/2019.

The favourable scenario occurred for an investment between 7/2013–6/2017.

EUR 10,000 investment

If you exit after
one year

If you exit after the
recommended investment
horizon

Scenarios		If you exit after one year	If you exit after the recommended investment horizon
Stress	What you might get back after costs	7 670 EUR	9 140 EUR
	Average return each year	-23.3 %	-2.2 %
Unfavourable	What you might get back after costs	8 990 EUR	9 870 EUR
	Average return each year	-10.1 %	-0.3 %
Moderate	What you might get back after costs	10 280 EUR	11 180 EUR
	Average return each year	2.8 %	2.8 %
Favourable	What you might get back after costs	11 710 EUR	12 310 EUR
	Average return each year	17.1 %	5.3 %