

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli USA Growth IB

EVLI USA GROWTH 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 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 1/2016–12/2022.

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	780 EUR	2 570 EUR
	Average return each year	-92.2 %	-17.6 %
Unfavourable	What you might get back after costs	8 640 EUR	20 460 EUR
	Average return each year	-13.6 %	10.8 %
Moderate	What you might get back after costs	11 350 EUR	24 190 EUR
	Average return each year	13.5 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 390 EUR
	Average return each year	47.3 %	16.1 %

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RETURN OUTLOOK 31.5.2024

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

Recommended investment period: at least 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–5/2024.

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	780 EUR	2 570 EUR
	Average return each year	-92.2 %	-17.6 %
Unfavourable	What you might get back after costs	8 640 EUR	19 140 EUR
	Average return each year	-13.6 %	9.7 %
Moderate	What you might get back after costs	11 350 EUR	24 190 EUR
	Average return each year	13.5 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 390 EUR
	Average return each year	47.3 %	16.1 %

EVLI USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–4/2024.

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	790 EUR	2 570 EUR
	Average return each year	-92.1 %	-17.6 %
Unfavourable	What you might get back after costs	8 640 EUR	17 480 EUR
	Average return each year	-13.6 %	8.3 %
Moderate	What you might get back after costs	11 350 EUR	24 190 EUR
	Average return each year	13.5 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 390 EUR
	Average return each year	47.3 %	16.1 %

EVL I USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–3/2024.

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	810 EUR	2 580 EUR
	Average return each year	-91.9 %	-17.6 %
Unfavourable	What you might get back after costs	8 640 EUR	18 990 EUR
	Average return each year	-13.6 %	9.6 %
Moderate	What you might get back after costs	11 350 EUR	24 190 EUR
	Average return each year	13.5 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 390 EUR
	Average return each year	47.3 %	16.1 %

EVL I USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–2/2024.

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 640 EUR	18 540 EUR
	Average return each year	-13.6 %	9.2 %
Moderate	What you might get back after costs	11 350 EUR	24 190 EUR
	Average return each year	13.5 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 390 EUR
	Average return each year	47.3 %	16.1 %

EVLI USA GROWTH 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 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 2/2015–1/2022.

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	810 EUR	2 580 EUR
	Average return each year	-91.9 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	15 540 EUR
	Average return each year	-13.4 %	6.5 %
Moderate	What you might get back after costs	11 340 EUR	25 110 EUR
	Average return each year	13.4 %	14.1 %
Favourable	What you might get back after costs	14 800 EUR	29 350 EUR
	Average return each year	48.0 %	16.6 %

EVLI USA GROWTH 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 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 2/2015–1/2022.

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	13 070 EUR
	Average return each year	-13.4 %	3.9 %
Moderate	What you might get back after costs	11 320 EUR	25 110 EUR
	Average return each year	13.2 %	14.1 %
Favourable	What you might get back after costs	14 800 EUR	29 350 EUR
	Average return each year	48.0 %	16.6 %

EVLI USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

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

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

The favourable scenario occurred for an investment between 1/2013–12/2019.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	12 040 EUR
	Average return each year	-13.4 %	2.7 %
Moderate	What you might get back after costs	11 320 EUR	25 680 EUR
	Average return each year	13.2 %	14.4 %
Favourable	What you might get back after costs	14 800 EUR	29 350 EUR
	Average return each year	48.0 %	16.6 %

EVLI USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

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

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

The favourable scenario occurred for an investment between 11/2011–10/2018.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	9 670 EUR
	Average return each year	-13.4 %	-0.5 %
Moderate	What you might get back after costs	11 340 EUR	25 690 EUR
	Average return each year	13.4 %	14.4 %
Favourable	What you might get back after costs	14 800 EUR	29 570 EUR
	Average return each year	48.0 %	16.8 %

EVLII USA GROWTH 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 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 3/2013–2/2020.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	10 300 EUR
	Average return each year	-13.4 %	0.4 %
Moderate	What you might get back after costs	11 410 EUR	25 720 EUR
	Average return each year	14.1 %	14.4 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 6/2012–5/2019.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	11 470 EUR
	Average return each year	-13.4 %	2.0 %
Moderate	What you might get back after costs	11 410 EUR	25 790 EUR
	Average return each year	14.1 %	14.5 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 1/2014–12/2020.

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	820 EUR	2 580 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	11 140 EUR
	Average return each year	-13.4 %	1.5 %
Moderate	What you might get back after costs	11 410 EUR	25 810 EUR
	Average return each year	14.1 %	14.5 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–6/2023.

The moderate scenario occurred for an investment between 2/2014–1/2021.

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	9 840 EUR
	Average return each year	-13.4 %	-0.2 %
Moderate	What you might get back after costs	11 450 EUR	26 140 EUR
	Average return each year	14.5 %	14.7 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 7 years

Example investment: EUR 10.000

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

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 1/2022–5/2023.

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

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	7 970 EUR
	Average return each year	-13.4 %	-3.2 %
Moderate	What you might get back after costs	11 450 EUR	26 170 EUR
	Average return each year	14.5 %	14.7 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 3/2014–2/2021.

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	6 190 EUR
	Average return each year	-13.4 %	-6.6 %
Moderate	What you might get back after costs	11 450 EUR	26 300 EUR
	Average return each year	14.5 %	14.8 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 3/2014–2/2021.

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.6 %
Unfavourable	What you might get back after costs	8 660 EUR	6 310 EUR
	Average return each year	-13.4 %	-6.4 %
Moderate	What you might get back after costs	11 470 EUR	26 300 EUR
	Average return each year	14.7 %	14.8 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVL I USA GROWTH 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 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 3/2014–2/2021.

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.5 %
Unfavourable	What you might get back after costs	8 660 EUR	4 880 EUR
	Average return each year	-13.4 %	-9.7 %
Moderate	What you might get back after costs	11 470 EUR	26 300 EUR
	Average return each year	14.7 %	14.8 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 5/2011–4/2018.

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	820 EUR	2 590 EUR
	Average return each year	-91.8 %	-17.5 %
Unfavourable	What you might get back after costs	8 660 EUR	4 850 EUR
	Average return each year	-13.4 %	-9.8 %
Moderate	What you might get back after costs	11 470 EUR	26 360 EUR
	Average return each year	14.7 %	14.9 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %

EVLI USA GROWTH 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 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 5/2011–4/2018.

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	830 EUR	2 600 EUR
	Average return each year	-91.7 %	-17.5 %
Unfavourable	What you might get back after costs	8 660 EUR	4 950 EUR
	Average return each year	-13.4 %	-9.6 %
Moderate	What you might get back after costs	11 470 EUR	26 360 EUR
	Average return each year	14.7 %	14.9 %
Favourable	What you might get back after costs	14 800 EUR	33 110 EUR
	Average return each year	48.0 %	18.7 %