

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli USA Growth IB

EVLI USA GROWTH IB

RETURN OUTLOOK 31.3.2025

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 4/2024–3/2025.

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

The favourable scenario occurred for an investment between 3/2018–2/2025.

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	5 360 EUR	2 140 EUR
	Average return each year	-46.4 %	-19.8 %
Unfavourable	What you might get back after costs	8 640 EUR	10 850 EUR
	Average return each year	-13.6 %	1.2 %
Moderate	What you might get back after costs	11 360 EUR	24 200 EUR
	Average return each year	13.6 %	13.5 %
Favourable	What you might get back after costs	14 740 EUR	29 540 EUR
	Average return each year	47.4 %	16.7 %

# EVLI USA GROWTH IB

## RETURN OUTLOOK 28.2.2025

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 3/2024–2/2025.

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

The favourable scenario occurred for an investment between 3/2018–2/2025.

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	5 320 EUR	2 130 EUR
	Average return each year	-46.8 %	-19.8 %
Unfavourable	What you might get back after costs	8 640 EUR	12 570 EUR
	Average return each year	-13.6 %	3.3 %
Moderate	What you might get back after costs	11 400 EUR	24 200 EUR
	Average return each year	14.0 %	13.5 %
Favourable	What you might get back after costs	14 740 EUR	29 540 EUR
	Average return each year	47.4 %	16.7 %

# EVL I USA GROWTH IB

## RETURN OUTLOOK 31.1.2025

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 2/2018–1/2025.

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	2 210 EUR
	Average return each year	-92.2 %	-19.4 %
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	11 400 EUR	24 190 EUR
	Average return each year	14.0 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	29 370 EUR
	Average return each year	47.3 %	16.6 %

# EVLI USA GROWTH IB

## RETURN OUTLOOK 31.12.2024

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 1/2018–12/2024.

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	790 EUR	1 800 EUR
	Average return each year	-92.1 %	-21.7 %
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	11 400 EUR	24 190 EUR
	Average return each year	14.0 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	29 320 EUR
	Average return each year	47.3 %	16.6 %

# EVL I USA GROWTH IB

## RETURN OUTLOOK 30.11.2024

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 12/2017–11/2024.

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	790 EUR	430 EUR
	Average return each year	-92.1 %	-36.3 %
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	11 400 EUR	24 190 EUR
	Average return each year	14.0 %	13.4 %
Favourable	What you might get back after costs	14 730 EUR	28 770 EUR
	Average return each year	47.3 %	16.3 %

# EVL I USA GROWTH IB

## RETURN OUTLOOK 31.10.2024

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	430 EUR
	Average return each year	-92.2 %	-36.3 %
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	11 400 EUR	24 190 EUR
	Average return each year	14.0 %	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 30.9.2024

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	11 360 EUR	24 190 EUR
	Average return each year	13.6 %	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 31.8.2024

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 %



# EVLI USA GROWTH IB

## RETURN OUTLOOK 31.7.2024

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 %

# EVL I 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 %

# EVL I USA GROWTH 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 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 %

# EVL I 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 %