

PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli European Investment Grade A

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.3.2026

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 28.2.2026

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 3 years

Example investment: EUR 10.000

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The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.1.2026

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 3 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.

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The unfavourable scenario occurred for an investment between 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.12.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 30.11.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.10.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 11/2022–10/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 280 EUR	10 440 EUR
	Average return each year	2.8 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 920 EUR
	Average return each year	10.5 %	6.0 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 30.9.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 10/2022–9/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 280 EUR	10 440 EUR
	Average return each year	2.8 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 910 EUR
	Average return each year	10.5 %	6.0 %

EVLII EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.8.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 9/2022–8/2025.

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	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 280 EUR	10 440 EUR
	Average return each year	2.8 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 370 EUR
	Average return each year	10.5 %	4.4 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.7.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 7/2022–6/2025.

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	8 240 EUR	8 480 EUR
	Average return each year	-17.6 %	-5.4 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 280 EUR	10 440 EUR
	Average return each year	2.8 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 320 EUR
	Average return each year	10.5 %	4.2 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 30.6.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 7/2022–6/2025.

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	8 240 EUR	8 460 EUR
	Average return each year	-17.6 %	-5.4 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 280 EUR	10 440 EUR
	Average return each year	2.8 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	11 320 EUR
	Average return each year	10.5 %	4.2 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 31.5.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 10/2015–9/2018.

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	8 240 EUR	8 440 EUR
	Average return each year	-17.6 %	-5.5 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	10 910 EUR
	Average return each year	10.5 %	2.9 %

EVLI EUROPEAN INVESTMENT GRADE A

RETURN OUTLOOK 30.4.2025

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 3 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 10/2019–9/2022.

The moderate scenario occurred for an investment between 11/2017–10/2020.

The favourable scenario occurred for an investment between 10/2015–9/2018.

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	8 240 EUR	8 410 EUR
	Average return each year	-17.6 %	-5.6 %
Unfavourable	What you might get back after costs	8 240 EUR	8 490 EUR
	Average return each year	-17.6 %	-5.3 %
Moderate	What you might get back after costs	10 270 EUR	10 440 EUR
	Average return each year	2.7 %	1.4 %
Favourable	What you might get back after costs	11 050 EUR	10 910 EUR
	Average return each year	10.5 %	2.9 %