

# KEY INFORMATION DOCUMENT INVESTMENT OPTION INFORMATION

## Purpose

This document provides you with key information about this investment option (fund) and should be read alongside the Key information document for the LifeStar Real Life Plan.

## Product

**Investment Option:** Aberdeen Emerging Market Equity Fund

**Asset manager:** Aberdeen Asset Management

**ISIN:** LU0498181733

**Telephone no:** Call +356 21 342 342 for more information

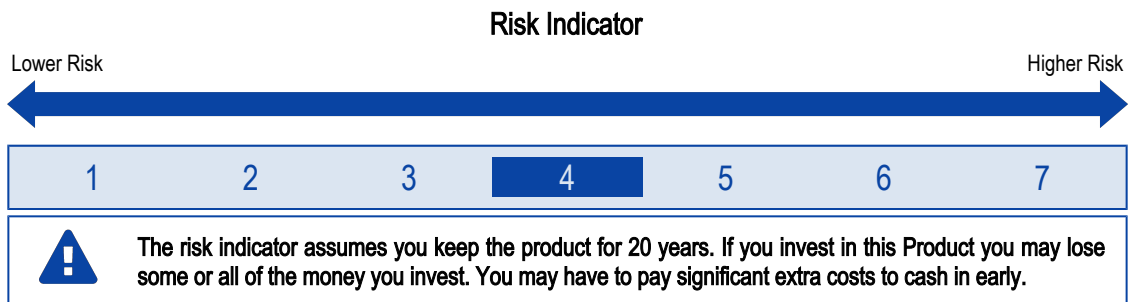
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## What is this investment option?

**Investment Objectives:** To achieve a combination of income and growth by investing mostly in shares of companies based, or carrying out much of their business, in emerging market countries. These are typically countries that are still developing their economies. No more than 30% of the Fund may be invested in shares of Mainland China companies; less than 10% of the Fund may be invested directly through available QFII and RQFII quotas, the Shanghai-Hong and Shenzhen-Hong Kong Stock Connect programme or by any other available means. Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 5 years. Income from investments in the Fund will be rolled up into the value of your shares. Detailed information regarding the policy account is provided in the yearly statement, which is sent to you on your policy anniversary.

**Intended Retail Investor:** The fund is intended for a retail customer with high risk appetite, who plans to invest more than 5 years, without withdrawals. Before purchasing this plan your intermediary will ask you a set of questions to verify that this plan meets your objectives and falls in line with your risk and reward appetite.

## What are the risks and what could I get in return?



- The Summary Risk Indicator, seen hereunder, is a guide to the level of risk of this plan carries when compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are unable to pay.
- We have classified this fund in risk category 4 (out of 7), which is considered a medium risk class. This rates the potential losses from future performance at a medium level.

## Performance Scenarios

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 scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period: 20 years				
Example Investment: € 1,000 per year.				
Insurance Premium [€ 0]				
		If you exit after 1 year	If you exit after 10 years	If you exit after 20 years
<b>Survival Scenarios</b>				
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>			
<b>Stress</b>	<b>What you might get back after costs</b>	<b>€ 510</b>	<b>€ 2,760</b>	<b>€ 3,710</b>
	Average return each year	-48.56 %	-12.09 %	-8.08 %
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>€ 760</b>	<b>€ 5,430</b>	<b>€ 8,400</b>
	Average return each year	-24.29 %	-5.92 %	-4.24 %
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>€ 970</b>	<b>€ 8,460</b>	<b>€ 14,610</b>
	Average return each year	-3.20 %	-1.66 %	-1.56 %
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>€ 1,220</b>	<b>€ 13,520</b>	<b>€ 27,280</b>
	Average return each year	22.36 %	3.06 %	1.56 %
<b>Amount invested over time</b>		<b>€ 1,000</b>	<b>€ 10,000</b>	<b>€ 20,000</b>
<b>Death scenarios</b>				
<b>Insured event</b>	<b>What your beneficiaries might get back after costs</b>	<b>€ 50,000</b>	<b>€ 50,000</b>	<b>€ 50,000</b>
<b>Insurance premium taken over time</b>		<b>€ 0</b>	<b>€ 0</b>	<b>€ 0</b>

- The presented figures contain all product costs, including your distributor's commission. The figures do not take into account your personal tax situation, which may also affect how much you get back.
- The stress scenario shows what you might get back in extreme market circumstances.
- The favorable, moderate and unfavorable scenarios are the result of bootstrapping simulation, corresponding to the 10th, 50th and 90th percentile of the statistical distribution.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Cost over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 1,000 per year is invested.

	If you exit after 1 year	If you exit after 10 years	If you exit after 20 years
<b>Total costs</b>	<b>€ 20</b>	<b>€ 1,447</b>	<b>€ 4,076</b>
<b>Annual cost impact (*)</b>	<b>2.0 %</b>	<b>2.1 % each year</b>	<b>2.1 % each year</b>

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -1% before costs and -3.1% after costs.

### Composition of costs

One-off costs upon entry or exit.		(PRIIP) Annual cost impact if you exit after 20 years
<b>Entry costs</b>	These costs are already included in the premium you paid.	<b>0.0 %</b>
<b>Exit costs</b>	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	<b>N/A</b>
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	According to the Terms and Conditions, there are certain fees deducted from the Policy Account on a regular basis, such as the cost of insurance, the administration fee, the fund management fee. The values and the periodicity are explained in articles 11-13 of the T&C.	<b>2.1 %</b>
<b>Transaction costs</b>	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	<b>0.0 %</b>