KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other similar products.

Product: LifeStar Select 2025 II

Manufacturer: LifeStar Insurance plc
Website: www.lifestarinsurance.com
Telephone no: Call +356 21 342 342 for more information
Malta Financial Services Authority is responsible for supervising LifeStar Insurance plc in relation to this Key Information Document. This PRIIP is authorised in Malta.
KID Production Date: 20/10/2025

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Product Type: LifeStar Select 2025 II is a guaranteed return Single Premium Life Insurance, with fixed profit-rates.This product is guaranteed by LifeStar Insurance plc in line with the Terms & Conditions of the insurance policy. The underlying investment consists of diversified investment grade EU sovereign / corporate security instruments, denominated in Euro.

Term: The Maturity Date of the policy is 30.11.2029. The product duration amounts to 48 months (from 01.12.2025 – 30.11.2029). LifeStar Insurance cannot terminate a policy once it has been issued unless false or misleading information was given during the application stage. If this is not the case then the termination/redemption of the policy is at the sole discretion of the Policy Holder/s. In the event that the Policy Holder wishes to terminate the policy then this can be done at any time during the life time of the policy, provided that the documentation requested is submitted, or on the maturity date of the policy which is illustrated in the policy schedule. Alternatively, the policy will automatically be terminated in the event of death of the life insured person.

Objectives:

- LifeStar Select 2025 II is a mid-term single premium life insurance, designed to provide policy holders a capital guarantee and fixed profit-rates.
- The aim of the fund is to ensure sustainable growth, tax efficient returns whilst maintains a level of capital protection, as long as the product is kept until maturity.
- Once the profit has been added, it cannot be taken away, as long as the policy is kept until maturity. Detailed information regarding the policy account is provided in the yearly statement.
- The product allows you to pay a single premium of minimum 10,000 EUR .
- Early withdrawals (=surrenders), whether in full or part, are subject to surrender charges as outlined in this document. Any withdrawals (=surrenders) made throughout the lifetime of the policy will affect the lump sum you will receive on maturity.

Intended Retail Investor: This product is intended for a retail customer who:

- Would like to save an amount of money and doesn’t have past experience with this type of product, but understands notions about capital market.
- Needs protection in case of the death event and capital protected investment with a short to medium term holding period.
- Is aged minimum 18 years old at policy commencement date.

Before purchasing this product 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.

Plan Benefits: This is a life insurance product and insurance benefits may become payable during the term. These benefits are outlined below:

a) Death Benefit: In the event of death of the Life Insured, or the first Life Insured in case of a Joint Life policy, the company shall pay to the Policyholder or the beneficiary, as applicable, an amount equal to the Policy Account at the date of death plus the Sum Insured shown in the Schedule. In the event that the Life Insured dies as a result of suicide during the first two Policy Years, irrespective of his mental condition at the time, the only benefit payable by the Company shall be an amount equal to the Policy Account at the date of death.

b) Maturity Benefit: On the survival of the Life Insured to the Maturity Date, the Company will pay the appropriate Beneficiary the value Maturity Benefit to the Policyholder or the beneficiary, as applicable, at the Maturity Date. Interest on the Policy Account shall accrue on a daily basis.

c) Surrender Benefit: You may select to withdraw all your policy value, or part thereof, from your plan at any time however before doing so please refer to the surrender charges that may apply in your policy document. These charges are also explained in the section hereunder entitled “How long should I hold it and can I take money out early?”

d) Annual Profit: At the inception date of the Policy, the Policyholder may take up the option to automatically surrender an amount equal to the profit-rate paid on the Policy for the preceding calendar year only. This option will apply for the whole duration of the contract. No surrender charge shall apply with respect to such profit withdrawal. All profit-rates are guaranteed if the plan is held till Maturity or on the Death of the Life Insured. This product is guaranteed by LifeStar Insurance plc in line with the Terms & Conditions of the insurance policy.

e) Beneficiaries: You can select who will receive the benefit in the event of your death.

f) Contract Clause: LifeStar Insurance plc contracts are Maltese contracts for all effects and purposes, and shall be governed by and according to Maltese Law.

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

Risk Indicator

Lower Risk — Higher Risk

1	2	3	4	5	6	7

The risk indicator assumes you keep the product until maturity. You may have to pay significant extra costs to cash in early.

- The Summary Risk Indicator, seen hereunder, is a guide to the level of risk of this product 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 1 (out of 7), which is considered the lowest risk class. This rates the potential losses from future performance at the lowest level. The lowest category does not mean a risk free investment.
- The product may include early exit penalties, which are described in the section "How long should I hold it and can I take my money out early?".

Performance Scenarios

The return of this product does not depend on (capital) market performances. The scenarios shown are illustrations based on certain assumptions.

Recommended holding period: 4 years Example Investment: € 10,000 Insurance Premium [€ 0]		If you exit after 1 year	If you exit after 4 years
Survival Scenarios			
Minimum	**The minimum amount that you will get after costs**	**€ 9,410**	**€ 10,800**
Stress	**What you might get back after costs**	**€ 9,410**	**€ 10,800**
	Average return each year	-5.94%	1.93%
Unfavourable	**What you might get back after costs**	**€ 9,410**	**€ 10,800**
	Average return each year	-5.94%	1.93%
Moderate	**What you might get back after costs**	**€ 9,410**	**€ 10,800**
	Average return each year	-5.94%	1.93%
Favourable	**What you might get back after costs**	**€ 9,410**	**€ 10,800**
	Average return each year	-5.94%	1.93%
Death scenarios			
Insured event	**What your beneficiaries might get back after costs**	**€ 10,330**	**€ 10,900**

- 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 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 happens if LifeStar Insurance plc is unable to pay out?

In the event of insolvency whereby the Company is unable to meet its obligations to your policy, you as the Policy Owner may be entitled to compensation under the "Protection and Compensation Fund". This Fund is regulated by the Protection and Compensations Fund Regulations 2003 issued under the Insurance Business Act (Cap. 403).

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 premium you paid (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 4 years
Total costs	**€ 843**	**€ 25**
Annual cost impact (*)	**8.4%**	**0.1% each year**

(*) 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 2% before costs and 1.9% after costs.

Composition of costs

One-off costs upon entry or exit.		(PRIIP) Annual cost impact if you exit after 4 years
Entry costs	These initial one-off costs are generally deducted from the premium paid.	**0.1%**
Exit costs	Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until maturity.	**N/A**

Ongoing costs taken each year		
Management fees and other administrative or operating costs	The product is free of any Management fees and other administrative or operating costs.	**0.0%**
Transaction costs	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.	**0.0%**

How long should I hold it and can I take money out early?

Recommended holding period: Until Maturity (48 months)

The product is designed as a mid-term investment, so the holding period recommended until maturity (48 months). Once the policy starts you have 30 days to cancel your policy whereby the premium paid will be refunded; this is commonly known as the "cooling off" period. In case the policy is not paid at scheduled due dates, the protection in case of death stops. In the event that you need to access your policy account value earlier than the maturity date, surrender charges will apply as a percentage of the Cash Surrender Value (for partial surrenders) or of the Policy Account Value (for full surrenders), depending on the policy year, for partial or full withdrawals, as it follows: 10% in year 1, 8% in year 2, 6% in year 3, and 3% in year 4. No Terminal Bonus is payable by us on surrendered policies. Further details can be found in the Terms and Conditions of the contract.

How can I complain?

We are committed to providing you with a high level of service. If for any reason you are unhappy with the service you have received, we will be pleased to try to resolve your complaint. Firstly, you should contact your intermediary and explain your complaint. Most matters can be resolved in this manner. If you wish to take the subject further, please write to the Complaints Manager at the Company's registered address or by email to complaints@lifestarinsurance.com. In the unlikely event that you still feel aggrieved even after this step, you also have the right to refer your dispute to the Office of the Arbiter for Financial Services, at N/S in Regional Road, Msida MSD 1920, Malta, where the final decision will be taken. Making a complaint will not affect your legal rights. The full detail of the complaints process can be found in the Complaint Policy document available on our website: https://www.lifestarinsurance.com/complaint-procedure/

Other relevant information

For further information contact LifeStar Insurance on info@lifestarinsurance.com or by calling +356 21 342 342 .
The current document was drafted according to the Commission Delegated Regulation (EU) 2017/653.