

# 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.

### Investment Fund: Aberdeen Select Euro High Yield Bond Fund

Asset manager: Aberdeen Asset Management

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

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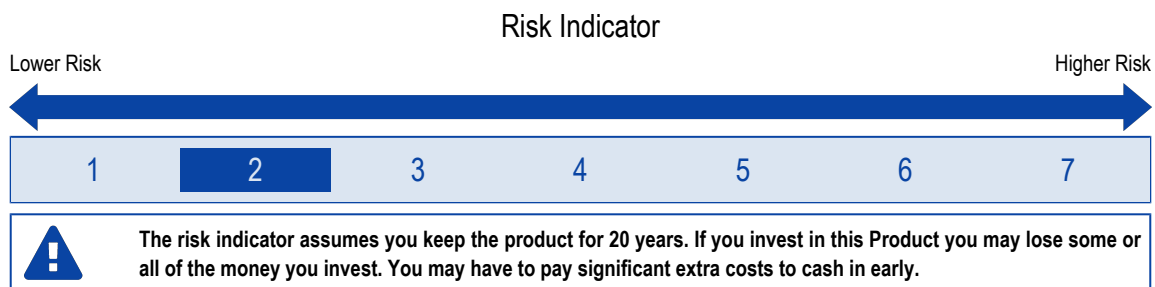
ISIN: LU0119176310

### What is this investment option?

**Investment Objectives:** To achieve a combination of income and growth by investing mostly in bonds (which are like loans that can pay a fixed or variable interest rate) priced in Euro and issued by companies or governments. The bonds will typically have lower ratings, as defined by international agencies that provide such ratings; these may pay higher rates of interest than bonds with higher ratings. The Fund will invest up to 100% into bonds which typically have lower ratings, as defined by international agencies that provide such ratings. Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 5 years. 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 medium 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 2 (out of 7), which is considered a low risk class. This rates the potential losses from future performance at a low level.

### Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be higher or lower.

Investment [€ 1,000]		1 year	10 years	20 years
Insurance Premium [€ 0]				
Scenarios				
<b>Survival Scenarios</b>				
<b>Stress scenario</b>	<b>What you might get back after costs</b>	€ 872.07	€ 7,588.53	€ 13,781.63
	Average return each year	-12.79%	-2.72%	-1.84%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	€ 952.04	€ 10,291.92	€ 23,315.04
	Average return each year	-4.80%	0.29%	0.77%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	€ 1,035.15	€ 12,235.91	€ 29,687.26
	Average return each year	3.52%	2.04%	1.99%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	€ 1,127.26	€ 14,651.43	€ 38,243.66
	Average return each year	12.73%	3.89%	3.29%
<b>Accumulated invested amount</b>		€ 1,000.00	€ 10,000.00	€ 20,000.00
<b>Death scenarios</b>				
<b>Insured event</b>	<b>What your beneficiaries might get back after costs</b>	€ 50,000.00	€ 50,000.00	€ 50,000.00
<b>Accumulated insurance premium</b>		€ 0.00	€ 0.00	€ 0.00

- The figures in this example are calculated for a 30 years old insured person, who issues a Real Life product, with 50,000 Euro Sum Insured, whole life duration, 1,000 Euro annual premiums and **100% investment in Aberdeen Select Euro High Yield Bond Fund**.
- The scenarios shown illustrate the possible performance of your investment (different scenarios: stress, unfavourable, moderate and favourable), comparable to other products. Premiums payment affect the yield of the present PRIIP.
- The scenarios above are an estimate of future fund performance, based on past results. The future performance does not represent an exact indicator and is not guaranteed.
- The Scenario in case of death refers to the Inclusive product option, so the death benefit is the maximum between Sum assured and the Policy Account Value. The crisis scenario shows the amount you might receive in extreme situations and does not take into account that LifeStar Insurance is unable to pay.
- The presented figures contain all product costs, including your distributor's commission.

## What are the costs?

The Company shall charge a number of fees as outlined in this section which are comprised of "one-off costs, ongoing costs & incidental costs". The Reduction in Yield (RIY) shows the impact of these fees based on the three (3) holding periods provided and any early exit charges are included. The figures are estimative and may change in the future.

### Cost over time

The following illustration is based on a Life policy (age 30 at inception) with an Inclusive Death Benefit of 50,000 Euro (which is the minimum) and an annual premium of 1,000 Euro. The person presenting you this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that costs may have on your investment.

Investment [€ 1,000]				
Scenarios	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years	
<b>Total costs</b>	<b>€ 14.40</b>	<b>€ 922.45</b>	<b>€ 4,019.38</b>	
<b>Impact on return (RIY) per year</b>	<b>1.44%</b>	<b>1.44%</b>	<b>1.45%</b>	

### Composition of costs

This table shows the impact on the return you might get per year, at the end of the recommended holding period and the meaning of each cost:

This table shows the impact on return per year				
<b>One-off costs</b>	<b>Entry costs</b>	<b>0.00%</b>	The impact of the costs you pay when entering your investment.	
	<b>Exit costs</b>	<b>0.00%</b>	The impact of the costs of exiting your investment when it matures.	
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	<b>0.00%</b>	The impact of the costs of us buying and selling underlying investments for the product.	
	<b>Other ongoing costs</b>	<b>1.45%</b>	The impact of the costs that we take each year for managing your investments.	

Occasionally, the portfolio transaction costs shown could be negative. This happens when the investment manager has been able to buy investments at a rate lower than the market rate. The benefit of such a discount will be reflected in the costs and projected figures shown in this document.