



- 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 BlackRock Emerging Markets 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>€ 18.60</b>	<b>€ 1,173.61</b>	<b>€ 8,844.79</b>	
<b>Impact on return (RIY) per year</b>	<b>1.86%</b>	<b>1.92%</b>	<b>1.90%</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>1.90%</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.