

KEY INFORMATION DOCUMENT

INVESTMENT OPTION INFORMATION

Investment Option

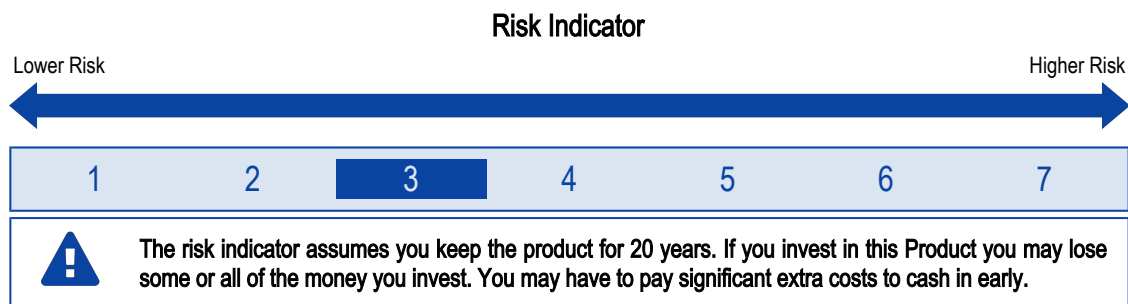
Investment Option: LifeStar (LS) Cautious Managed Strategy
Asset manager: LifeStar Insurance plc
Telephone no: Call +356 21 342 342 for more information
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What is this investment option?

Investment Objectives: The Fund aims to produce a constant return expressed in euro, by adopting a cautious investment strategy. The Fund invests primarily in local and international bonds and equities. For operational purposes the LifeStar Fund may hold a proportionately small amount of its holdings in cash. Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 5 years. The performance of these fund will be available on our website and we will send you a yearly statement on your policy anniversary.

Intended Retail Investor: The fund is intended for a retail customer with low 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 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 3 (out of 7), which is considered a medium-low risk class. This rates the potential losses from future performance at a medium-low 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.		If you exit after 1 year	If you exit after 10 years	If you exit after 20 years
Insurance Premium [€ 0]				
Survival Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	€ 820	€ 6,780	€ 11,600
	Average return each year	-17.70%	-7.20%	-5.53%
Unfavourable	What you might get back after costs	€ 960	€ 10,290	€ 23,010
	Average return each year	-4.38%	0.52%	1.32%
Moderate	What you might get back after costs	€ 1,030	€ 12,090	€ 29,140
	Average return each year	3.33%	3.43%	3.46%
Favourable	What you might get back after costs	€ 1,120	€ 14,400	€ 37,330
	Average return each year	12.14%	6.54%	5.63%
Death scenarios				
Insured event	What your beneficiaries might get back after costs	€ 3,030	€ 14,090	€ 31,140

- 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
Total costs	€ 5	€ 283	€ 1,290
Annual cost impact (*)	0.5%	0.5% each year	0.5% 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 4% before costs and 3.5% after costs.

Composition of costs

One-off costs upon entry or exit.		(PRIIP) Annual cost impact if you exit after 20 years
Entry costs	These costs are already included in the premium you paid.	0.0%
Exit costs	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.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	According to the Terms and Conditions, there are certain fees deducted from the Policy Account on a regular basis, such as the management charge. The values and the periodicity are explained in articles 10-11 of the T&C.	0.5%
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%