

SPECIFIC INFORMATION DOCUMENT

Fonds Général



CARDIF LUX VIE
GROUPE BNP PARIBAS

PURPOSE

This document comes with the Key Information Document and provides you with key information about this investment vehicle. 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 investment vehicle and to help you compare it with other products.

INVESTMENT VEHICLE

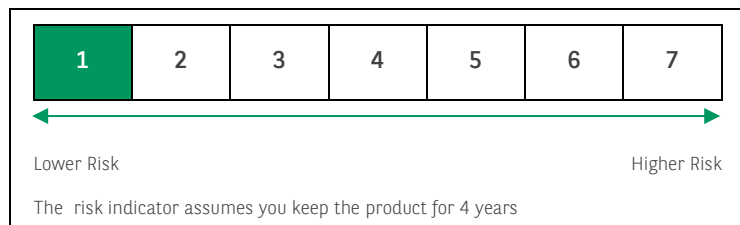
Investment vehicle:	Fonds Général
Name:	Cardif Lux Vie
Website:	www.cardifluxvie.lu
Telephone:	(+352) 26 214 - 1
Supervising authority:	Commissariat aux Assurances (CAA)
Document date:	01/01/2020

You are about to purchase an investment support that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

OBJECTIVES	<p>The General Fund is an investment vehicle which falls under the General Assets of the Company, and the rights of which are expressed in euros.</p> <p>This vehicle is made up of government bonds, corporate bonds, equities and other diversification assets.</p> <p>Investments in this vehicle benefit from a capital guarantee at all times. The Insurer may propose a guaranteed return over a specified period and, if applicable, a share in profits depending on the performance of the vehicle and the level of management fees.</p> <p>The guaranteed minimum rate may be zero, which means that you benefit from a capital guarantee on your investment, and that the entire return which you will receive, if applicable, will be in the form of a share in profits.</p> <p>These conditions are set by the Company, communicated to you upon subscription, and confirmed in the endorsement relating to investment of the premium in the General Fund.</p>
INTENDED RETAIL INVESTOR	<p>This vehicle is intended for policyholders who wish to invest their money safely and benefit from a capital guarantee at all times.</p>

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The summary risk indicator is a guide to the level of risk of this product 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 not able to pay you.

We have classified this product as class 1 out of 7, which is the lowest risk class. In other words, the performance of the financial markets should not affect the amount of your investments.

Scenarios

INVESTMENT 10 000 EUR					
SCENARIOS		1 YEAR	2 YEARS	4 YEARS (RECOMMENDED HOLDING PERIOD)	
STRESS SCENARIO	What you might get back after costs	10 000.00 EUR	10 000.00 EUR	10 000.00 EUR	
	Average return each year	0.00%	0.00%	0.00%	
UNFAVOURABLE SCENARIO	What you might get back after costs	10 000.00 EUR	10 000.00 EUR	10 000.00 EUR	
	Average return each year	0.00%	0.00%	0.00%	
MODERATE SCENARIO	What you might get back after costs	10 000.00 EUR	10 000.00 EUR	10 000.00 EUR	
	Average return each year	0.00%	0.00%	0.00%	
FAVOURABLE SCENARIO	What you might get back after costs	10 000.00 EUR	10 000.00 EUR	10 252.26 EUR	
	Average return each year	0.00%	0.00%	0.62%	

This table shows the money you could get back over the recommended holding period, under different scenarios, assuming that you invest 10.000 EUR.

The different scenarios show how your investment may perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the potential profit participation and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

WHAT ARE THE COSTS?

Costs over Time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the return you might get on your investment. The total costs include one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the investment vehicle itself for three different holding periods. The figures assume you invest 10 000 EUR. The figures are estimates and may change in the future.

The person selling you or advising you about this investment vehicle may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

INVESTMENT 10 000 EUR	IF YOU CASH IN AFTER 1 YEAR	IF YOU CASH IN AFTER 2 YEARS	IF YOU CASH IN AFTER 4 YEARS
TOTAL COSTS *	120.00 EUR	241.44 EUR	488.71 EUR
IMPACT ON RETURN (RIY) PER YEAR	1.20%	1.20%	1.20%

* Total costs are based on the initial down payment only. They include support costs and do not include social or tax levy or profit sharing. The above calculations are based on the assumption of an moderate scenario.

Composition of Costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

ONE-OFF COSTS	ENTRY COSTS	0.00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. The impact of costs are already included in the price This includes the costs of distribution of your product.
	EXIT COSTS	*	The Impact of the costs of exiting your investment when it matures.
ONGOING COSTS	PORTFOLIO TRANSACTION COSTS	0.00%	The impact of costs incurred at the time of purchase or sale of the underlying investments of the products.
	OTHER ONGOING COSTS	1.20%	The impact of the costs that we take each year for managing your investments.
INCIDENTAL COSTS	PERFORMANCE FEE	0.00%	The impact of performance fees.
	CARRIED INTERESTS	0.00%	The impact of carried interests.

* The surrender penalties outlined in the specific provisions on your vehicle may be applied.

OTHER RELEVANT INFORMATION

You are invited to read the specific provisions and any other contractual document for more information on your investment support. You are also invited to consult the regular updates of this document with specific information provided by your intermediary or made available at the following address: www.cardifluxvie.lu, on the e-Club secure area.