

# SPECIFIC INFORMATION DOCUMENT

INTERNAL DEDICATED FUND – “PROFILE 1” MANAGEMENT



## PURPOSE

This document is provided together with the Key Information Document and contains 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 products.

## INVESTMENT VEHICLE

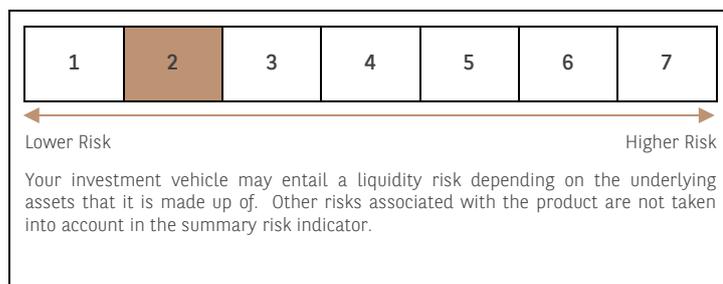
|                        |  |
|------------------------|--|
| Investment vehicle:    | INTERNAL DEDICATED FUND – “PROFILE 1” MANAGEMENT |
| Name:                  | Cardif Lux Vie                                   |
| Website:               | www.cardifluxvie.com                             |
| Telephone:             | (+352) 26 214 - 1                                |
| Supervising authority: | Commissariat aux Assurances (CAA)                |
| Document date:         | 15/01/2021                                       |

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

## WHAT IS THIS INVESTMENT VEHICLE?

|                          |   |
|--------------------------|---|
| OBJECTIVES               | The assets are mainly invested in interest rate products and money market assets; the investment in equity markets is marginal. For this strategy, the investment horizon can be considered short to medium term. |
| INTENDED RETAIL INVESTOR | This strategy is designed for investors who want to preserve their capital and limit their exposure to risk in exchange for a lower expected return.  |

## 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

The value of this investment vehicle is not guaranteed but is subject to upwards or downwards fluctuations depending in particular on how the financial markets perform.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

## PERFORMANCE SCENARIOS

| INVESTMENT 10 000 EUR |                                     |  |
|-----------------------|-------------------------------------|--|
| SCENARIOS             |                                     | 1 YEAR<br>(RECOMMENDED HOLDING PERIOD) |
| STRESS SCENARIO       | What you might get back after costs | 8 514.07 EUR                           |
|                       | Average return each year            | -14.86 %                               |
| UNFAVOURABLE SCENARIO | What you might get back after costs | 9 650.65 EUR                           |
|                       | Average return each year            | -3.49%                                 |
| MODERATE SCENARIO     | What you might get back after costs | 9 894.06 EUR                           |
|                       | Average return each year            | -1.06%                                 |
| FAVOURABLE SCENARIO   | What you might get back after costs | 10 132.95 EUR                          |
|                       | Average return each year            | 1.33%                                  |

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 market performs 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 a given holding period. 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 |
|---------------------------------|-----------------------------|
| TOTAL COSTS                     | 140.00 EUR                  |
| IMPACT ON RETURN (RIY) PER YEAR | 1.40 %                      |

The total costs are associated with the investment vehicle only. Please check the Key Information Document to consider the costs associated with your product.

### 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. |
|------------------|-----------------------------|-------|---|
|                  | Exit costs                  | 0.00% | The Impact of the costs of exiting your investment when it matures.   |
| ONGOING COSTS    | Portfolio transaction costs | 0.20% | 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 costs charged each year for the management of your investments.   |
| INCIDENTAL COSTS | Performance Fee             | 0.00% | The impact of performance fees.   |
|                  | Carried interests           | 0.00% | The impact of carried interests.  |

## OTHER RELEVANT INFORMATION

Please kindly refer to the FID appendices, special provisions and any other contractual document for more information on your investment support. Please also refer to the regular updates of this Specific Information Document provided by your intermediary or made available at the following address: [www.cardifluxvie.lu](http://www.cardifluxvie.lu), via the e-Club secure area.