

SPECIFIC INFORMATION DOCUMENT

General Fund - UK Market



CARDIF LUX VIE
GROUPE BNP PARIBAS

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 investment product (product) and to help you compare it with other products.

INVESTMENT VEHICLE

Investment vehicle: General Fund - UK Market (characteristics of the General Fund offer : with capital guarantee net of costs and Profit Sharing not definitively acquired)

Name of PRIIP manufacturer : Cardif Lux Vie

Website for PRIIP manufacturer : www.cardifluxvie.com

Call (+352) 26 214 - 1 for more information

The Commissariat aux Assurances (CAA) is responsible for supervising Cardif Lux Vie in relation to this Specific Information Document

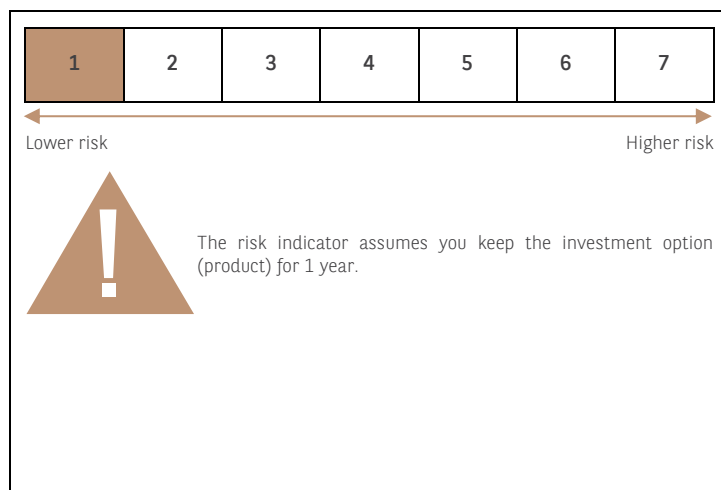
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Alert : You are about to purchase an investment support (product) that is not simple and may be difficult to understand.

WHAT IS THIS INVESTMENT VEHICLE (PRODUCT)?

TYPE	The General Fund is an investment vehicle (product) which falls under the General Assets of the Company, and the rights of which are expressed in euros.
TERM	This product has no term date.
OBJECTIVES	This investment vehicle (product) is made up of government bonds, corporate bonds, equities and other diversification assets. Investments in this investment vehicle (product) 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 investment vehicle (product) and the level of management fees. If the administrative and/or financial management fees are higher than the profit share allocated for a given year, the Company reserves the right to deduct the full amount of these fees from the profit share(s), including from profit share(s) allocated for previous years. As a result, profit share(s) allocated and communicated to Policyholders cannot be deemed final. 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. 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.
INTENDED RETAIL INVESTOR	This investment vehicle (product) is intended for policyholders who wish to invest their money safely and benefit from a capital guarantee at all times.

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 investment product (product) compared to other products. It shows how likely it is that the investment product (product) will lose money because of movements in the markets or because we are not able to pay you.

We have classified this investment product (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.

In other words, potential losses linked to future product performance are very low, and should market conditions deteriorate, it is highly unlikely that our ability to pay you will be affected.

You are entitled to the return of your entire capital. Depending on the terms of the policy in which this fund is offered, your capital may be reduced each year by the policy's administrative management fees, which may result in a reduction in the surrender value. As for any additional yield, it depends on the future performance of the markets representing the fund's underlying assets, and remain uncertain.

If we are unable to pay you the amounts due, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section "What happens if we are unable to make payments?" in the Key Information Document of the life insurance or capital accumulation policy). The indicator presented above does not take this protection into account.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the investment product (product) itself, [but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. 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 stress scenario shows what you might get back in extreme market circumstances. Entry fees linked to the Fonds Général - detailed in the Specific Provisions of your investment product (product) - might to be applicable.

RECOMMENDED HOLDING PERIOD 1 YEAR EXAMPLE INVESTMENT 10 000 EUR		
SCENARIOS	IF YOU EXIT AFTER 1 YEAR (RECOMMENDED HOLDING PERIOD)	
MINIMUM	10 000 EUR	
STRESS	What you might get back after costs	10 000 EUR
	Average return each year	0.00%
UNFAVOURABLE	What you might get back after costs	10 000 EUR
	Average return each year	0.00%
MODERATE	What you might get back after costs	10 000 EUR
	Average return each year	0.00%
FAVOURABLE	What you might get back after costs	10 200 EUR
	Average return each year	2.00%

Profit sharing is only included in the favorable performance scenario. The other scenarios are based on the guaranteed rate without profit sharing. The stress scenario shows what you could achieve in extreme market situations. In the event of early exit before the end of the recommended holding period, exit penalties detailed in the specific provisions are applied. These penalties do not affect the capital invested, which remains 100% guaranteed at all times.

WHAT ARE THE COSTS?

The person advising on or selling you this investment product (product) may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs 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 investment product (product) and how well the investment product (product) does. 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 investment product (product) performs as shown in the moderate scenario.
- EUR 10 000 is invested.

If this investment product (product) is used as an underlying of an insurance policy or a capitalization policy, the costs presented do not include any costs related to such policies.

INVESTMENT 10 000 EUR	IF YOU EXIT AFTER 1 YEAR
TOTAL COSTS	100 EUR
ANNUAL COST IMPACT *	1.0%

(* 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 1.0% before costs and 0.0% after costs.

We may share part of the costs with the person selling you the investment product (product) to cover the services they provide to you. They will inform you of the amount.

Composition of Costs

Annual cost impact if you exit after 1 year

			Annual cost impact if you exit after 1 year
ONE-OFF COSTS UPON ENTRY OR EXIT	Entry costs	% of the amount you pay in when entering this investment. Entry fees linked to the Fonds Général - detailed in the Specific Provisions of your support - might to be applicable.	0.00%
	Exit costs	% of your investment before it is paid out to you. The surrender penalties outlined in the Specific Provisions on your vehicle may be applied.	0.00%
ONGOING COSTS TAKEN EACH YEAR	Management fees and other administrative or operating costs	% of the value of your investment per year. This is an estimate based on actual costs over the last year.	From 0,50% to 1.00%
	Transaction costs	% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the investment product (product). The actual amount will vary depending on how much we buy and sell.	0.00%
INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS	Performance fees and carried interest	There is no performance fee for this investment product (product).	0.00%

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.com, on the e-Club secure area. Information on the product's past performance over the last 10 years is available on request from your advisor or directly from the Company.