SPECIFIC INFORMATION DOCUMENT
SPECIALISED INSURANCE FUND – "PROFILE 4" INVESTMENT UNIVERSE

CARDIF LUX VIE
GROUPE BNP PARIBAS

PURPOSE

This document is provided together with the Key Information Document and contains key information about this product (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 and to help you compare it with other products.

INVESTMENT VEHICLE

Investment vehicle: SPECIALISED INSURANCE FUND – "PROFILE 4" INVESTMENT UNIVERSE
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
Date of production of the SID : 30/11/2025

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

WHAT IS THIS INVESTMENT VEHICLE?

OBJECTIVES	This investment vehicle offers predominant exposure to the equity markets and alternative investments* and a marginal exposure to secure products. For this strategy, the investment horizon must be considered over the long term. The recommended investment horizon is at least 8 years.
INTENDED RETAIL INVESTOR	This investment vehicle is designed for investors who want to increase the value of their savings over the long term. They do not hesitate to invest mainly in risky assets that can go up or down in value significantly.

(*) Alternative investments are any direct or indirect investment in assets other than shares that are traded on a regulated market of a EEA member country or the United States of America, Canada, Australia, New-Zealand, Japan, Switzerland ("quoted shares"), bonds and money market products which benefit from a high investment grade rating from a major rating agency, or cash flow. As such, alternative investments are considered to be, in particular but not exclusively, any direct or indirect investment in real estate, raw materials and merchandise, precious metals, private equity, unquoted shares, high-yield securities ("non-investment grade"), securities of a company in difficulty, hedge funds, risk capital, infrastructure, structured products, derivative products for non-hedging purposes, or more generally, investment with collective investment undertakings which do not comply with the amended Directive 2009/65/CE ("UCITS Directive").

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

1	2	3	**4**	5	6	7

Lower risk — Higher risk

The risk indicator assumes you keep the investment option for 8 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this investment product compared to others. It shows how likely it is that the investment 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could 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. This investment vehicle does not provide protection against market fluctuations. You may lose all or part of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the investment 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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 13 years. Markets could develop very differently in the future.

RECOMMENDED HOLDING PERIOD 8 YEARS EXAMPLE INVESTMENT 10 000 EUR			
SCENARIOS		IF YOU EXIT AFTER 1 YEAR	IF YOU EXIT AFTER 8 YEARS (RECOMMENDED HOLDING PERIOD)
MINIMUM	There is no minimum guaranteed return. You could lose some or all of your investment,		
STRESS	What you might get back after costs	2 120 EUR	2 610 EUR
	Average return each year	-78.77%	-15.44%
UNFAVOURABLE	What you might get back after costs	7 940 EUR	11 540 EUR
	Average return each year	-20.61%	1.81%
MODERATE	What you might get back after costs	10 940 EUR	18 250 EUR
	Average return each year	9.40%	7.81%
FAVOURABLE	What you might get back after costs	14 760 EUR	21 480 EUR
	Average return each year	47.65%	10.03%

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between 01/01/2022 and 31/12/2024.
Moderate scenario : This type of scenario occurred for an investment between 01/02/2013 and 31/01/2021.
Favourable scenario : This type of scenario occurred for an investment between 01/12/2016 and 30/11/2024.

WHAT ARE THE COSTS?

The person advising on or selling you this investment 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 and how well the investment 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 performs as shown in the moderate scenario.
- EUR 10 000 is invested.

INVESTMENT 10 000 EUR	IF YOU EXIT AFTER 1 YEAR	IF YOU EXIT AFTER 8 YEARS
TOTAL COSTS	230 EUR	3 358 EUR
IMPACT ON RETURN (RIY) PER YEAR *	2.3%	2.3% 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 10.1% before costs and 7.8% 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 8 YEARS
ONE-OFF COSTS UPON ENTRY OR EXIT	Entry costs	% of the amount you pay in when entering this investment.	0.00%
	Exit costs	% of your investment before it is paid out to you.	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.	1.50%
	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. The actual amount will vary depending on how much we buy and sell.	0.80%
INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS	Performance fees and carried interest	There is no performance fee for this investment product.	0.00%

OTHER RELEVANT INFORMATION

Information on the product's past performance is available on https://cardifluxvie.com/cardif-lux-vie/notre-offre-financiere/priips-documents-officiels/.

Please kindly refer to the SIF 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.com, via the e-Club secure area.