

Specific Information Document

TARGETED INVESTMENT STRATEGY - BALOISE INVESTMENT PROFILE "AGGRESSIVE"

PURPOSE

This document provides you with 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.

PRODUCT

Name of Product:	Baloise Investment Profile "Aggressive"
Manufacturer of the Product	Baloise Vie Luxembourg S.A.
Website of Manufacturer:	www.baloise-international.lu
Telephone number:	+352 290 190 1
Regulatory Authority :	Commissariat aux Assurances (Luxembourg)
Date of production of the KID :	01/01/2020

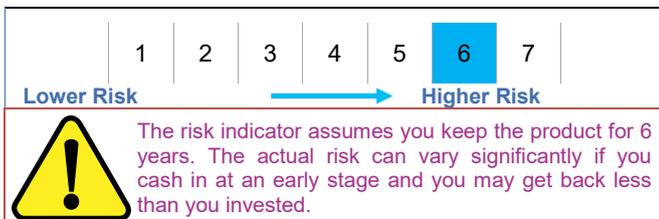
Your are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THE PRODUCT ?

Objectives : The objective of this investment strategy is to enhance long-term capital appreciation by allocating investments in exotic asset classes.
The portfolio will be invested entirely in equity, bond, money market and/or diversified assets with an investment in equities ranging from 0% to 100%. Investments will be made in European and International markets potentially including volatile asset classes. The recommended investment horizon is a minimum of 6 years.

Intended retail investor : The aggressive profile for a targeted investment strategy is intended for investors who want to take a very high level of risk. The investment strategy of the proposed targeted investment strategy must be consistent with the risk appetite and profile of the investor, the analysis of their needs and objectives as well as their past experience of such investments.
The "aggressive" strategy is intended for investors who prefer long-term investments in riskier assets.

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



Risk Indicator :

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 6 out of 7, which is the second-highest risk class.

In other words, the potential losses from future performance at a medium level, associated to poor market conditions could impact our capacity to pay you.

Be aware of currency exposure. If the underlying assets are denominated in a currency other than that of the premium you paid. The final return to you will depend upon the exchange rate between the two currencies involved. This risk is not considered in the indicator shown above.

The risk and performance presented may vary and depend upon the actual asset allocations you choose.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Investment : 10 000 EUR				
Scenarios		1 year	3 years	6 years (Recommended holding period)
Stress scenario	What you might get back after costs	4 423,10 EUR	5 139,81 EUR	3 647,20 EUR
	Average return each year	-55,77 %	-19,90 %	-15,47 %
Unfavourable scenario	What you might get back after costs	8 466,35 EUR	7 563,46 EUR	6 822,19 EUR
	Average return each year	-15,34 %	-8,89 %	-6,17 %
Moderate scenario	What you might get back after costs	10 076,66 EUR	10 220,00 EUR	10 438,35 EUR
	Average return each year	0,77 %	0,73 %	0,72 %
Favourable scenario	What you might get back after costs	11 970,66 EUR	13 783,59 EUR	15 942,74 EUR
	Average return each year	19,71 %	11,29 %	8,08 %

This table shows the money you could get back over the next 6 years, under different scenarios, assuming that you invest 10 000 EUR.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based upon evidence from the past on how the value of this investment has varied, 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.

The figures shown include all the costs of the 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 ARE THE COSTS ?

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

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR. The figures are estimates and may change in the future.

Cost over time

The person selling to you or advising you about this product may impose additional 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 3 years	If you cash in after 6 years
Total costs	204,97 EUR	636,44 EUR	1 340,63 EUR
Impact on return (RIY) per year	2,05 %	2,05 %	2,05 %

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;
- the meaning of the different cost categories.

This table shows the impact on return per year

One-off costs	Entry costs	0,00 %	The impact of the costs you pay when entering the investment. This is the most you will pay, and you could pay less. This includes the costs of distribution of your product
	Exit costs	0,00 %	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0,40 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1,60 %	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.
Incidental costs	Performance fees	0,00 %	The impact of the performance fees.
	Carried interests	0,00 %	The impact of carried interests.