

# Specific Information Document

## TARGETED INVESTMENT STRATEGY – BALOISE INVESTMENT PROFILE "BALANCED"

### 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 "Balanced"  
 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

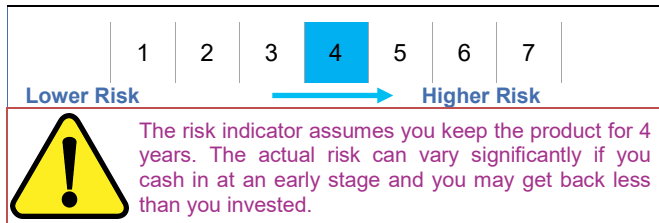
**Your are about to purchase a product that is not simple and may be difficult to understand**

### WHAT IS THE PRODUCT ?

**Objectives :** The objective of this investment strategy is to enhance the value of capital in the medium term by favouring a balanced distribution of investments between the various asset classes. The portfolio will be fully invested in equity, bond, money market or diversified assets. Investments will be made on the European and international markets. The recommended investment horizon is a minimum of 4 years.

**Intended retail investor :** The balanced profile for a targeted investment strategy is intended for investors who wish to employ moderate risk taking. The investment strategy of the proposed targeted investment strategy must be consistent with the risk appetite profile of the investor, the analysis of their needs and objectives as well as their experience regarding the investments described above.. The "balanced" strategy is intended for investors who prefer medium-term investments.

### 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 4 out of 7, which is a medium 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 risk. The portfolio may receive payments in a different currency, so the final return you will get depend upon the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

The risk and performance presented may vary and depends 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	2 years	4 years (Recommended holding period)
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>6 729,94 EUR</b>	<b>7 526,23 EUR</b>	<b>6 520,45 EUR</b>
	Average return each year	-32,70 %	-13,25 %	-10,14 %
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>9 239,54 EUR</b>	<b>9 000,42 EUR</b>	<b>8 729,15 EUR</b>
	Average return each year	-7,60 %	-5,13 %	-3,34 %
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>10 115,58 EUR</b>	<b>10 227,84 EUR</b>	<b>10 456,10 EUR</b>
	Average return each year	1,16 %	1,13 %	1,12 %
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>11 058,13 EUR</b>	<b>11 605,26 EUR</b>	<b>12 505,97 EUR</b>
	Average return each year	10,58 %	7,73 %	5,75 %

This table shows the money you could get back over the next 4 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; they are not an exact indicator. What you get back will vary depending upon 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 upon the investment return you might achieve. 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 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 upon 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	174,50 EUR	355,92 EUR	740,38 EUR
Impact on return (RIY) per year	1,74 %	1,74 %	1,74 %

## 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**

<b>One-off costs</b>	<b>Entry costs</b>	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. This includes the costs of distribution of your product
	<b>Exit costs</b>	0,00 %	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	0,30 %	The impact of the costs of us buying and selling underlying investments for the product.
	<b>Other ongoing costs</b>	1,40 %	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.
<b>Incidental costs</b>	<b>Performance fees</b>	0,00 %	The impact of the performance fees.
	<b>Carried interests</b>	0,00 %	The impact of carried interests.