

# Specific Information Document

## TARGETED INVESTMENT STRATEGY – Baloise Investment Profile "Conservative"

### 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

Product	Baloise Investment Profile "Conservative"
Manufacturer of the Product	Baloise Vie Luxembourg S.A.
Website of Manufacturer	<a href="http://www.baloise-life.com">www.baloise-life.com</a>
Telephone number	+352 290 190 1
Regulatory Authority of the Manufacturer	Commissariat aux Assurances (Luxembourg)
Date of production of the KID	01/01/2025

**Warning: You are about to purchase a product that is not simple and may be difficult to understand.**

### What is the product?

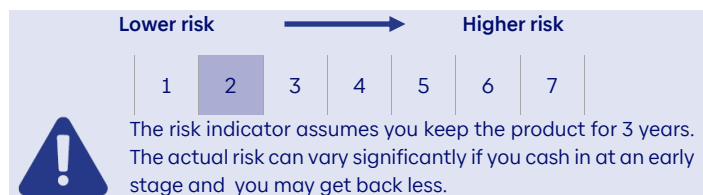
#### Objectives

The objective of this investment strategy is to enhance the value of short-term capital by favouring a conservative distribution of investments between the various asset classes. The portfolio will be fully invested in fixed income or money market assets. Investments will be made on the European and international markets. The recommended investment horizon is a minimum of 3 years.

#### Intended Retail investor

The conservative profile for a targeted investment strategy is intended for investors wishing to employ a very low level of 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 defined above. The "conservative" strategy is intended for subscribers who prefer short-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 the risk of this investment option at 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 the 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, so 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.**

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

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 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/a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Example Investment : 10 000 EUR		If you cash in after 1 year	If you cash in after 3 years (recommended holding period)
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	7 990 EUR	8 280 EUR
	Average return each year	-20.09 %	-6.11 %
Unfavourable	What you might get back after costs	8 800 EUR	8 640 EUR
	Average return each year	-12.04 %	-4.74 %
Moderate	What you might get back after costs	9 880 EUR	9 530 EUR
	Average return each year	-1.21 %	-1.59 %
Favourable	What you might get back after costs	10 510 EUR	10 050 EUR
	Average return each year	5.05 %	0.16 %

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario : This type of scenario occurred for an investment between 2019 and 2022.

Moderate scenario : This type of scenario occurred for an investment between 2015 and 2018.

Favourable scenario : This type of scenario occurred for an investment between 2019 and 2021.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. The tables show the amounts that are taken from your investment to cover different types of costs.

Cost over the 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 product and how well the 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 product performs as shown in the moderate scenario.

- EUR 10 000 is invested.

Investment: 10 000 EUR	If you cash in after 1 year	If you cash in after 3 years
Total costs	142 EUR	411 EUR
Annual cost impact *	1.4 %	1.4 %

\* 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 -0.2% before costs and -1.6% after costs.

We may share part of the costs with the person selling you the 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 3 years
One-off costs	Entry costs	0.00 % of the amount you pay in when entering this investment
	Exit costs	0.00 % of your investment before it is paid out to you
Ongoing costs	Management fees and other administrative or operating costs	1.20 % of the value of your investment per year
	Transaction costs	0.20 % 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 product. The actual amount will vary depending on how much we buy and sell.
Incidental costs	Performance fees and carried interest	There is no performance fee for this product