Specific Information Document

TARGETED INVESTMENT STRATEGY – Baloise Investment Profile "Dynamic"

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 "Dynamic"
Manufacturer of the Product	Baloise Vie Luxembourg S.A.
Website of Manufacturer	www.baloise-life.com
Telephone number	+352 290 190 1
Regulatory Authority of the Manufacturer	Commissariat aux Assurances (Luxembourg)
Date of production of the KID	01/01/2024

Warning: 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 favouring a dynamic distribution of investments between the various asset classes. The portfolio will be invested entirely in equity, bond, money market or diversified assets with an investment in equities ranging from 0% to 100%. Investments will be made on the European and international markets. The recommended investment horizon is a minimum of 5 years.
Intended Retail investor	The dynamic profile for a targeted investment strategy is intended for investors wishing to take high risks. 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 "dynamic" strategy is intended for investors who prefer long-term investments.

What are the risks and what could I get in return?

Lower risk → **Higher risk**

1	2	3	4	**5**	6	7

The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level and, poor market conditions will likely 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 **Scenarios**		**If you cash in after 1 year**	**If you cash in after 5 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**	**3 020 EUR**	**2 890 EUR**
	Average return each year	-69.80 %	-21.99 %
Unfavourable	**What you might get back after costs**	**7 930 EUR**	**7 710 EUR**
	Average return each year	-20.70 %	-5.06 %
Moderate	**What you might get back after costs**	**10 120 EUR**	**10 740 EUR**
	Average return each year	1.23 %	1.43 %
Favourable	**What you might get back after costs**	**13 490 EUR**	**13 750 EUR**
	Average return each year	34.91 %	6.58 %

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario : This type of scenario occurred for an investment between 2022 and 2023.
Moderate scenario : This type of scenario occurred for an investment between 2018 and 2023.
Favourable scenario : This type of scenario occurred for an investment between 2016 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 5 years**
Total costs	188 EUR	1 047 EUR
Annual cost impact *	1.9 %	1.9 %

* 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 3.3% before costs and 1.4% after costs.

Composition of costs			**Annual cost impact if you exit after 5 years**
One-off costs	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	Management fees and other administrative or operating costs	% of the value of your investment per 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 product. The actual amount will vary depending on how much we buy and sell.	0.35 %
Incidental costs	Performance fees and carried interest	There is no performance fee for this product	0.00 %