

KEY INFORMATION DOCUMENT

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

easyLIFE Invest for Future is a product provided by LA LUXEMBOURGEOISE-VIE Société Anonyme d'Assurances, hereafter "the Insurer".

Call (+352) 4761 - 1 or visit the website of the Insurer, www.lalux.lu, for further information.

The Commissariat aux Assurances is the supervising authority for the Insurer.

This Key Information Document was produced as at 01/03/2024.

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

What is this product ?

Type

easyLIFE Invest for Future is a life insurance contract in which part of the return is linked to variable capital investment supports and the other part to guaranteed capital investment supports.

Investment options

Investments are divided between variable capital (investment funds) and guaranteed capital. The distribution is done by choosing among 3 formulas:

- Safe : 75% - 100% in guaranteed capital
- Balanced : 50% - 74% in guaranteed capital
- Dynamic : 0% - 49% in guaranteed capital

The return on the guaranteed capital protected is equal to the guaranteed interest rate plus a profit sharing. The guaranteed interest rate is fixed at 0,00% per annum.

You can invest in the funds made available by the Insurer, subject to a maximum of four funds.

The investments underlying this financial product take into account the European Union's criteria for environmentally sustainable investments. These documents are provided as a matter of statutory obligation. They are principally invested in equities and different types of bonds in varying proportions, depending on their investment policy.

Investments in these funds are expressed in units and these units are valued periodically.

The following investment funds are available:

- **Lux-Bond Green** : this fund invests principally in green bonds, which are expressed in EUR and in the currencies of the founder members of the European Monetary Union.
[https://www.luxfunds.lu/en/luxfunds/luxbond/\(comp\)/148](https://www.luxfunds.lu/en/luxfunds/luxbond/(comp)/148)
- **DPAM L - Bonds EUR Quality Sustainable B** : this fund invests principally in bonds of high quality issuers, which are expressed in EUR.
https://funds.degroofpetercam.com/home/funds-details.html?c_id=40081
- **Echiquier Positive Impact Europe A** : this fund invests in equities issued by European companies with a proven track record of good governance and whose activities offer verifiable solutions for sustainable development.
<https://www.lfde.com/en-lu/our-funds/echiquier-positive-impact-europe-a/>
- **DPAM INVEST B Equities Europe Sustainable B** : this fund invests principally in equities issued by companies that have their registered office in or are quoted in Europe and selected according to criteria such as environmental, social and governance (ESG).
https://funds.degroofpetercam.com/home/funds-details.html?c_id=10111
- **UniNachhaltig Aktien Global** : this fund invests principally in bonds issued by global companies that meet a clearly defined set of sustainability criteria.
https://www.union-investment.de/fonds/uninachhaltig_aktien_global-DE000A0M80G4-fonds-A0M80G/?portrait=1&isin=DE000A0M80G4&visualVariant=PK
- **Lux- Equity Green** : this fund invests principally in equities from companies that are quoted on the principal stock exchanges of the world, particularly from the member states of the OECD.
[https://www.luxfunds.lu/en/luxfunds/luxequity/\(comp\)/149](https://www.luxfunds.lu/en/luxfunds/luxequity/(comp)/149)
- **M&G (Lux) Investment Funds 1 - M&G (Lux) Sustainable Allocation** : this fund invests principally in equities and bonds that meet the ESG criteria and/or sustainability criteria.
<https://www.mandg.com/investments/private-investor/en-lu/funds/mg-lux-sustainable-allocation-fund/lu1900799617#fund-facts>
- **Flossbach von Storch- Multiple Opportunities II RT** : this fund invests in equities, bonds, money market instruments, certificates and other structured products.
<https://www.flossbachvonstorch.de/de/custom/fondsdetails/LU1038809395>

The return of the life assurance contract depends on the performance of the funds you have selected, which in turn may up or down with the fluctuations in the financial markets. This investment risk is entirely borne by you.

Intended retail investor (Luxembourg financial market)

Any person who

- wishes to build up their savings, is willing to accept the risks arising from the investment funds offered and has the capacity to absorb any financial losses therefrom

- wishes to benefit from a cover in case of death

The type of investor to whom easyLIFE Invest for Future is intended to be distributed depends on the underlying investment funds offered.

For further information on each of the proposed investment funds, you are invited to consult the "Key Information for the Investor" on the various sites listed above.

Benefits from life assurance

This contract covers one or two lives to be assured.

If the assured is/are alive at the term of the contract, then the named beneficiary upon survival will receive the accumulated savings.

In case of death of (one of) the insured before the end of the contract, the beneficiary in case of death receives the amount of the investment accumulated until death.

The amount of accumulated savings is the countervalue of the units allocated to the contract.

For each investment fund, the number of units allocated depends on the amount invested in each fund. The number of units varies as a result of the premiums paid, surrenders executed, and any deductions made for charges and for risk premiums related to any supplementary insurance cover.

The value of units may go up or down.

Premium

You may invest in easyLIFE Invest for Future by way of single premium(s) or a combination of single premium(s) and regular premiums. A minimum amount of 1 000 EUR must be invested at the conclusion of the contract.

Regular premiums must be at least 50 EUR per month or 600 EUR per year and must be paid by direct debit.

Additional single premiums may be paid at any time over the term of the contract, as long as they are for a minimum amount of 1 000 EUR.

Any single premium of at least 25 000 EUR in the last 3 years will be invested in a new easyLIFE Invest for Future contract.

Term of the contract

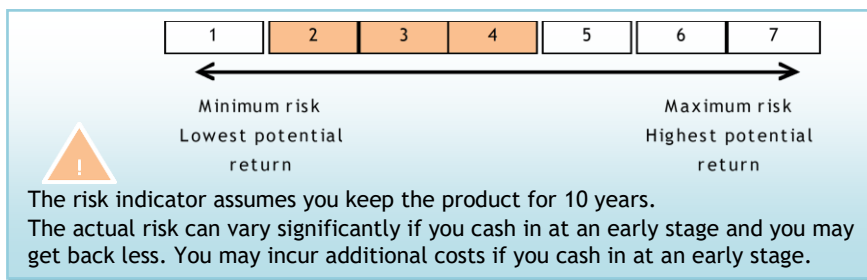
The term of the contract can be freely determined by you with a minimum term of 10 years.

The contract ends before term upon full surrender or the death of the life resp. first of the lives assured.

Except for the reasons prescribed by law, the Insurer may not terminate the contract unilaterally.

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 in risk categories 2 (low risk), 3 (low to average risk) and 4 (average risk) out of 7.

This rates the potential losses from future performance at a low / low to average / average, depending on the underlying investment option, and poor market conditions are very unlikely/ unlikely /

could impact our capacity to pay you.

The risk and the return from the investment depend on the underlying investment option chosen.

The return depends entirely from the positive or negative variations of the value of the investment funds.

As this product does not provide any protection against adverse market changes, you may lose part or all of your investment.

This product does not provide any guarantee against credit risk. If the Insurer is unable to pay the amounts due to you, you may lose your total investment (see following section "What happens if La Luxembourgoise-Vie is unable to pay the amounts due?").

Tax legislation may have an impact on the amounts effectively paid out.

If you wish to surrender the product within 5 years of paying a single premium, please refer to the section entitled "How long should I hold the product, and can I obtain repayment of my investment earlier?".

For further information on each of the proposed investment funds, you are invited to consult the "Key Information for the Investor" on the various sites listed above.

What happens if LA LUXEMBOURGOISE-VIE Société Anonyme d'Assurance is unable to pay out?

Your investment is subject to the risk of insolvency of the Insurer and, for any cash amounts, the risk of insolvency of the custodian bank charged appointed to hold the assets of your policy. You may therefore suffer financial losses. These losses are not covered by a deposit guarantee scheme.

Nevertheless, investors are protected by the system of insurance regulation in Luxembourg. The assets related to life assurance contracts are deposited with a custodian bank with prior approval by the Commissariat aux Assurances. These underlying assets are ring-fenced from the own funds of the Insurer. In case of insolvency of the latter, the investors as a group have a privileged claim on these separated assets, which gives them the first rank in the recovery of the claims related to their policies.

What are the costs?

One-off costs at the start or at the end of the investment	
Entry fees (including charges of underlying funds)	3,00%
Exit charges (including charges of underlying funds)	1,95%
The percentages indicated are the maxima deducted from the amount paid-in before it is invested or before the accumulated savings are paid out. In certain cases, you may pay less. The exact amounts of entry fees or exit charges are available upon request.	
Annual charges	
Annual account charges	0,96%
Incidental costs	
Performance fee	0,00%
Transaction costs	0,00%

For further information on each of the proposed investment funds, you are invited to consult the "Key Information for the Investor" on the various sites listed above.

How long should I hold it and can I take money out early?

Recommended holding period: 10 years minimum

The tax advantages are not available if the contract is not held for at least 10 years.

Cancellation: The contract can be cancelled within 30 days from the time you have been informed about its conclusion. Cancellation must be made by registered letter and must be received by the Insurer within that period.

Surrender: The contract can be surrendered in full or in part at any time by giving written notice. A full surrender will terminate the contract. The surrender value is calculated on the basis of the net asset value of the funds on the 5th valuation day after the effective date of the surrender, but at the earliest on the 5th valuation day after the receipt of the surrender instruction.

A fee of 10 EUR (index 100) will be charged. In addition, if the surrender occurs within the first 5 years, 1% of the savings invested in the guaranteed capital fund will be charged.

Important: A surrender before the end of the 10-year-period may be disadvantageous due to the loss of the tax advantage and the related tax adjustment.

Switch: You can dispose of your funds and invest the proceeds in one or more of the other available funds at any time (as long as you do not hold more than 4 funds as a result of the switch). A fee of €5 (index 100) will be charged from the second arbitrage in the calendar year.

How can I complain ?

You should contact your agent in the first place. You can also make your complaint directly to the Insurer :

- by email at the following electronic address: reclamations@lalux.lu,
- by post to the registered office of the Insurer: 9, rue Jean Fischbach, L-3372 Leudelange,
- by using the form available on the website of the Insurer: www.lalux.lu.

If no satisfactory solution can be found, you may also address your complaint to the Executive Management of the Insurer or to the Insurance Mediator. You also always have the possibility to commence legal proceedings.

Other relevant information

Before entering into the contract, you are required to note the supplementary information contained in the General Terms and Conditions that are applicable to the contract, which are made available to you by the Insurer as a matter of statutory obligation.

For further information on each of the investment funds, you are invited to consult the "Key Information for the Investor" on the various sites listed above.

This is an unofficial reading translation of the document from the French original. If there is a discrepancy between this translation and the French version, the French version shall prevail.