

## 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

Name:	INTERNATIONAL FUND
Manufacturer:	CNP CYPRIALIFE LTD
Competent Authority:	Superintendent of Insurance
Contact Details:	<a href="http://www.cnpcyprialife.com">www.cnpcyprialife.com</a>
For more information:	22 11 12 13

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

This key investor information is accurate as at 31 December 2017



 **CNP CYPRIALIFE LTD**, Private Company Limited by shares in Cyprus, Reg. No. HE46532  
17 Akropoleos Avenue, CY-2006 Strovolos, P.O.Box. 20819, 1664 Nicosia, Customers Service - Tel. 22 11 12 13, Fax. 22 36 34 07

MEMBER OF THE INTERNATIONAL INSURANCE GROUP

[www.cnpcyprialife.com](http://www.cnpcyprialife.com)

## What is this product?

<b>Type</b>	This product is a Unit Linked Fund.
<b>Strategy</b>	The investment in this fund should be considered medium to long-term capital growth. The value of your investment will fluctuate according to the performance of the fund and may fall below your original investment capital. The investments of this Fund will be in Global Equities registered in International Markets, in Overseas Mutual Funds, in Government and other Bonds and in Fixed Deposits. The fund invests exclusively outside Cyprus and carries no performance guarantees.
<b>Intended Investor</b>	The fund is suitable for investors with a long-term horizon of over 10 years. The fund's emphasis is more on long-term capital appreciation than capital protection even though it is composed of both growth investments (stocks) and defensive investments (bonds and cash).
<b>Maturity</b>	This fund is open ended.



## What are the risks and what do I get in return?



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. The risk indicator assumes that you keep the product for 20 years.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity for you to receive a positive return on your investment.

The product does not include any protection from future market performance so you could lose all or some 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		1 year	10 years	20 years (recommended period)
<b>Unfavourable scenario</b>	What you might get back after costs	€9.700	€13.447	€21.260
	Average return each year	-3,0%	3,0%	3,8%
<b>Moderate scenario</b>	What you might get back after costs	€10.612	€17.752	€31.444
	Average return each year	6,1%	5,9%	5,9%
<b>Favourable scenario</b>	What you might get back after costs	€11.524	€23.264	€46.166
	Average return each year	15,2%	8,8%	7,9%

This table shows you the money you could get back over the next 20 years, under different scenarios, assuming that you invest a lump sum of €10,000. 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 on evidence from the past on how the value of this investment varies, 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 figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Your maximum loss would be that you will lose all your investment (premium paid).

## What happens if Insurance CNP Cyprialife is unable to pay out?

This product is not covered by any compensation or guarantee scheme and therefore losses could result to your investment.

## 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 get. 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 a lump sum of €10,000.

The figures are estimates and may change in the future.

### Cost over time

Investment scenarios (€10,000 lump sum)	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years (recommended)
<b>Total costs</b>	€633	€2.273	€5.484
<b>Impact on return (RIY) per year</b>	6,33%	2,27%	2,74%

### 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
- what the different cost categories mean.

<b>One-off costs</b>	<b>Entry costs</b>	0,0%	The impact of the costs you pay when entering your investment. (This is the most you will pay, and you could pay less)
	<b>Exit costs</b>	0,0%	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	2,50%	The impact of the costs of us buying and selling underlying investments for the product.
	<b>Other ongoing costs</b>	0,25%	The impact of the costs that we take each year for managing your investments.
<b>Incidental costs</b>	<b>Performance fees</b>	0,0%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.

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

### Recommended holding period: 20 years

This product has no required minimum holding period but is designed for long term investment; you should be prepared to stay invested for at least 20 years. You can disinvest all or part of your investment at any time before or after the recommended holding period.

The recommended holding period of this product is determined by the recommended holding period of the insurance product with which it is offered.

## How can I complain?

### CNP CYPRIALIFE LTD: Customer Complaint Service

#### Central Offices:

17 Akropoleos Avenue, 2006 Strovolos, P.O.Box 20819, 1664 Nicosia,  
Tel: 22363472, Fax: 22887321  
Email: [complaintscyprialife@cncyprus.com](mailto:complaintscyprialife@cncyprus.com)  
Website: [www.cncyprialife.com](http://www.cncyprialife.com)

#### Customer Complaint Service:

Tel. 22 11 12 13

#### Financial Ombudsman Office:

[www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy)  
Tel. 22 848900