

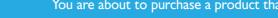
# Key Information Document

#### 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:	SECUR
Manufacturer:	CNP C
Competent Authority:	Superint
Contact Details:	www.cn
For more information:	22 II I2







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 II 12 13, Fax. 22 36 34 07

MEMBER OF THE INTERNATIONAL INSURANCE GROUP

www.cnpcyprialife.com



assurer tous les avenirs

CNP Assurances is a French Multinational Group with over 160 years experience: • 35 million insureds • 31.5 billion euros turnover • presence in 16 countries This key investor information is accurate as at 3I December 2017



E FUND

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tendent of Insurance

pcyprialife.com

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

# What is this product? This product is a Unit Linked Fund. Туре Strategy The investment in this Fund should be considered as medium to long-term. The value of your investment will fluctuate according to the performance of the Fund. The fund may invest in bonds, property, as well as cash deposits and other money market instruments. There are no performance guarantees attaching to this fund. The fund is suitable for investors with at least a medium-term horizon of 7 years. Emphasis is placed more on preservation of Intended Investor capital than achievement of significant capital. Maturity This fund is open ended. What are the risks and what do I get in return? **Risk indicator Higher risk** Lower risk

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
Unfavourable scenario	What you might get back after costs	€9.049	€7.225	€6.205
	Average return each year	-9,5%	-3,2%	-2,4%
Moderate scenario	What you might get back after costs	€10.180	€9.838	€9.472
	Average return each year	1,8%	-0,2%	-0,3%
Favourable scenario	What you might get back after costs	€10.667	€12.478	€13.467
	Average return each year	6,7%	2,2%	1,5%

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  $\in$  10.000.

The figures are estimates and may change in the future.

#### Cost over time Investment scenarios If you cash in after (€10,000 lump sum) 1 year Total costs €576 5,76% Impact on return (RIY) per year

#### **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.

One-off costs	Entry costs	0,0%	The impact o (This is the r
	Exit costs	0,0%	The impact o
Ongoing costs	Portfolio transaction costs	0,75%	The impact o
	Other ongoing costs	0,25%	The impact o
Incidental costs	Performance fees	0,0%	The impact of outperforms

## 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?

Central

**CNP CYPRIALIFE LTD: Customer Complaint Service** 

Central Offices:	I7 Akropoleos Avenue, 20 Tel: 22363472, Fax: 228873 Email:: complaintscyprialife Website: www.cnpcyprialif
Customer Complaint Service:	Tel. 22 II 12 13
Financial Ombudsman Office:	www.financialombudsman. Tel. 22 848900

If you cash in after 10 years	If you cash in after 20 years (recommended)
€1.251	€1.975
1,25%	0,99%

of the costs you pay when entering your investment. most you will pay, and you could pay less)

of the costs of exiting your investment when it matures.

of the costs of us buying and selling underlying investments for the product.

of the costs that we take each year for managing your investments.

of the performance fee,. We take these from your investment if the product its benchmark

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