

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: Blue Chip Fund
Manufacturer: CNP Cyprialife LTD
Group: CNP Cyprus Insurance Holdings
Competent Authority: Superintendent of Insurance, Cyprus

For any information, clarification or comment about the product you can call at 22 11 12 13 or visit website www.cnpcyprialife.com. The information provided in this document is accurate as of 31/12/2024.

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

What is this product?

Type

Investment Fund. This product is offered in combination with an insurance product.

Term

This Fund is open ended. The recommended holding period is 20 years.

Objectives

The Fund invests globally, including Cyprus, and is considered as medium investment risk. The Fund's emphasis is more on long term capital appreciation and, secondarily, capital preservation, although its composition has both development (equities) and fixed income investments (bonds and deposits). The Fund has no guaranteed return and previous performance does not guarantee future returns.

Intended retail investor

The Fund is aimed at investors with a long-term horizon beyond 10 years, who are willing to take medium investment risk and aim for a satisfactory final return.

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



The risk indicator assumes you keep the product for 20 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. Information regarding the surrender charges can be found in section "How long should I hold it and can I take money out early?"

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 the manufacturer is not able to pay you. We have classified this product as 4 out of 7, which is a **medium** class. This rates the potential losses from future performance at a **medium** level, and poor market conditions are **very unlikely** to impact the capacity of the manufacturer to pay you. 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

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 over the last 25 years. Markets could develop very differently in the future.

Recommended holding period: **20 years**
Investment: **€1.000 per year**

		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Scenarios				
Minimum	You could lose some or all of your investment			
Stress	What you might get back after costs	€600	€7.210	€12.440
	Average return of each year	-40,3%	-6,1%	-4,8%
Unfavourable	What you might get back after costs	€940	€8.890	€16.740
	Average return of each year	-6,2%	-2,2%	-1,7%
Moderate	What you might get back after costs	€980	€11.110	€25.810
	Average return of each year	-2,3%	1,9%	2,4%
Favourable	What you might get back after costs	€980	€11.510	€27.690
	Average return of each year	-1,7%	2,5%	3,0%
Amount invested over time		€1.000	€10.000	€20.000

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. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between November 2021 and December 2024. The moderate scenario occurred for an investment between April 2004 and April 2024 and the favourable scenario between July 2001 and July 2021.

What happens if CNP Cyprialife LTD is unable to pay out?

In such a case you may face financial loss. There is no compensation or guarantee scheme in place which may offset, all or any of, these potential losses.

What are the costs?

Cost over 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.
- €1.000 per year is invested.

	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	€62	€1.453	€5.588
Annual cost impact (*)	6,2%	2,2% each year	1,8% each year

(*) 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 4,2% before costs and 2,4% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	N/A
Exit costs	We do not charge an exit fee for this product.	N/A
Ongoing costs taken each year		
Management fees and other administrative or operating costs	Fund Management Fees: 1,25% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€12
Transaction costs	5,0% of the value of your investment. 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.	€49
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product	N/A

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

Recommended holding period: 20 years

This product has no minimum required holding period but is designed for long-term investments. You should be prepared to hold your investment for 20 years.

How can I complain?

In the event you should wish to complain at any time about this product, or the service you have received, you can contact CNP Cyprialife LTD Customer Complaint Service: 17, Akropoleos Avenue, 2006 Strovolos, 1664 Nicosia, either online at complaintscyprialife@cnpkyprus.com, or by phone at 22363472 or at the Customer Service Department - Tel. 22 11 12 13, or by fax at 22887321.

Other relevant information

Possible reviews or updates in the Key Information Documents are available on the website www.cnpkyprialife.com. Any additional information documents can be provided based on a legal requirement or only upon your request.

Information relevant to previous performance of the product is available at www.cnpkyprialife.com for the past 10 years.

The previous calculations of the performance scenarios are available on a monthly basis at www.cnpkyprialife.com.