

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: ERB Cyprialife Limited
Group: ERB Cyprus Insurance Holdings Limited
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 our website. 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 investment in this Fund should be considered as long-term. 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 money markets, in foreign mutual funds, in government and other bonds and in fixed deposits. The Fund's emphasis is more on long-term capital appreciation and secondarily capital protection even though it is composed of both growth investments (stocks) and defensive investments (bonds and cash). The Fund has no guaranteed return and previous performance does not guarantee future returns.

Intended retail investor

The Fund is aimed at investors with long-term horizon over 10 years, who are willing to take medium investment risk and aim at achieving long-term capital appreciation.

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	€630	€7.280	€12.640
	Average return of each year	-37,3%	-5,9%	-4,6%
Unfavourable	What you might get back after costs	€940	€8.850	€16.630
	Average return of each year	-6,2%	-2,2%	-1,8%
Moderate	What you might get back after costs	€960	€10.250	€22.000
	Average return of each year	-3,7%	0,4%	0,9%
Favourable	What you might get back after costs	€970	€10.570	€23.390
	Average return of each year	-3,2%	1,0%	1,5%
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 February 2002 and February 2022 and the favourable scenario between April 2001 and April 2021.

What happens if ERB Cyprialife Limited 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	€1.326	€4.616
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 2,7% before costs and 0,9% 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 ERB Cyprialife Limited Customer Complaint Service: 17, Akropoleos Avenue, 2006 Strovolos, 1664 Nicosia, either online at complaintscyprialife@cnpцыprus.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 our website. 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 our website for the past 10 years.

The previous calculations of the performance scenarios are available on a monthly basis at our website.