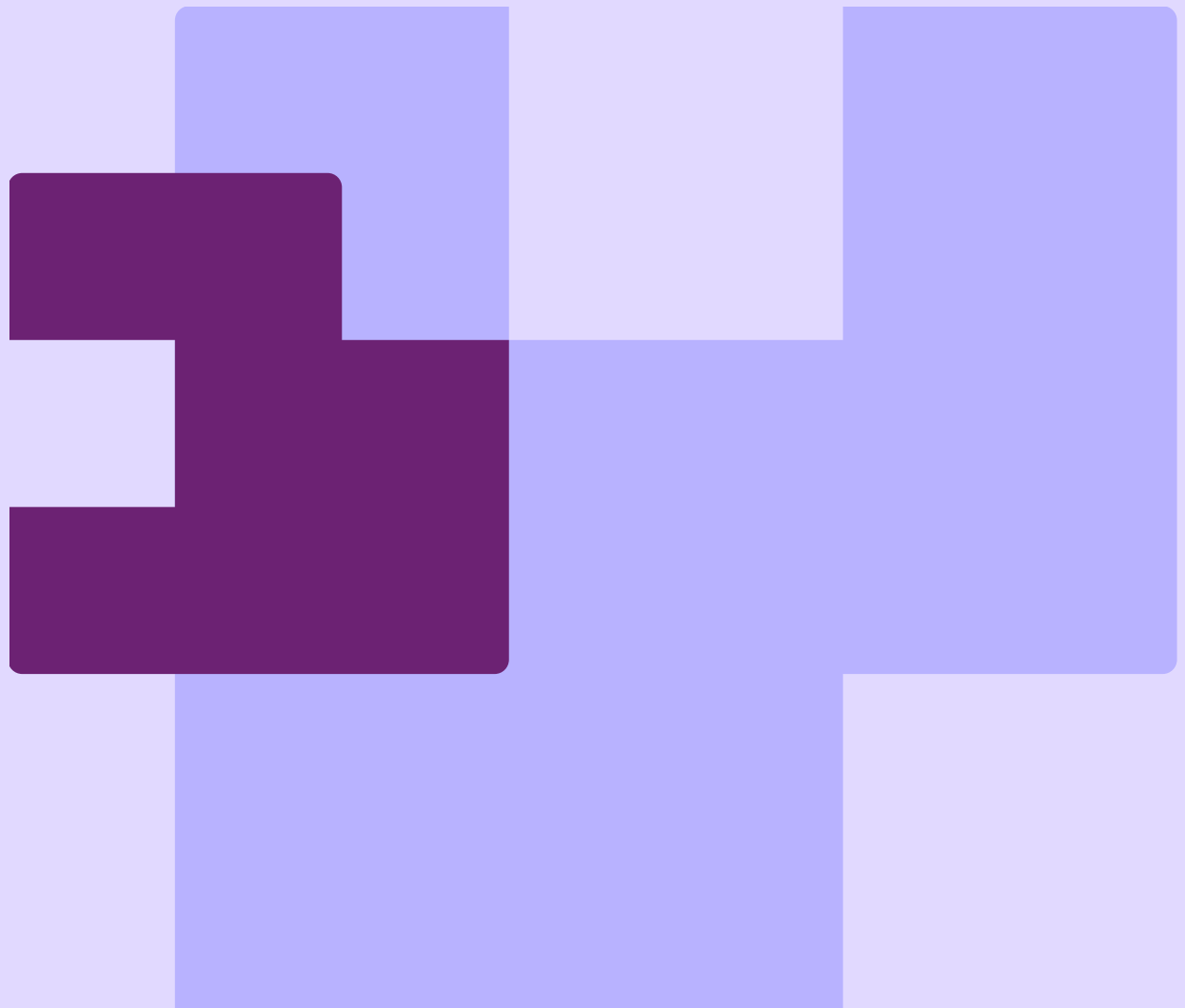


Process

PRIIPs



PRIIPs Regulation

PRIIPS is a European Regulation (PRIIPs Regulation) which is effective as of 1st January 2018.

The Regulation imposes the implementation of a “Key Information Document” (KID) for retail investors (and therefore including applicants to a life insurance contract) that describes the key features of a product in a clear and understandable manner, before any contractual engagement takes place.

The Regulation aims at a better protection of the retail investor by improving the transparency of a product and then the comparability between different financial products within the Member States of the European Union.

What to do?



On a pre-contractual basis:
Give to Policyholder



Return signed to Baloise Vie Luxembourg with subscription documents

During life time contract



At least once a year:
In case of modification in the underlying assets or the contract: An update KID is given to the policyholder

Where to find them ?

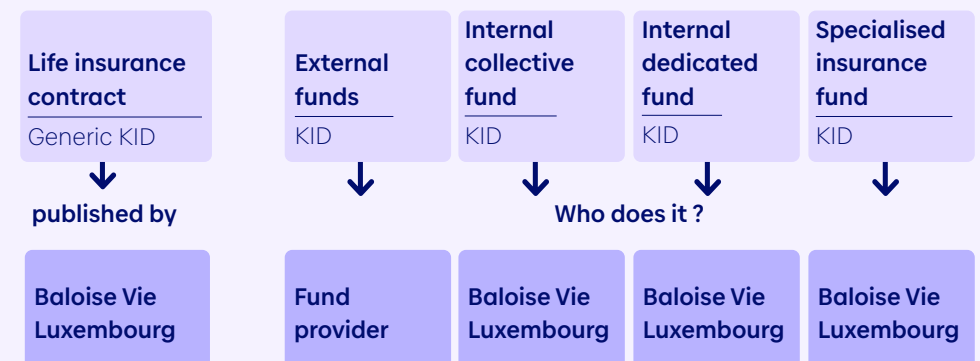
Baloise Vie Luxembourg has set up a dedicated page on its website where you will find all the KIDs available. Simply go on :

www.baloise-life.com/kid

Choose your country and you will have access to the KID available for that country. You can download the chosen KID (generic to a product and/or a specific fund).



Information available by fund type



What is another product generic KID

1 / 3 ProFoLio_ENG_0102023



Key Information Document ProFoLio International Investment Bond (UK)

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 returns, risks, costs, potential gains and losses of the product and to help you compare it with other products.

Product
Product: ProFoLio International Investment Bond UK
Manufacturer of the Product: Baloise Vie Luxemburg S.A.
Website of Manufacturer: www.baloise-fund.com
Telephone number: +352 200 395 1
Regulatory Authority of the Manufacturer: Commission des Assurances (Luxembourg)
Date of production of the KID: 05/02/2023

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

What is the product?

Type
The ProFoLio International Investment Bond is a unit-linked life insurance policy issued by Baloise Vie Luxemburg S.A., distributed in the United Kingdom (UK) under the heading of possible and regular (UK) and administered by the relevant and relevant funds, as selected by you in the prospectus/proxyholder. The product is subject to Regulation (EU) No 2603/2009 on key disclosure documents for retail packaged and insurance-based investment products (PRIIPs).

Objectives
The ProFoLio International Investment Bond is a unit-linked insurance policy. The policyholder may choose to invest all or part of the premium paid, between 0.000% EUR in one or more thematic sub-funds or reference funds. The premium is invested in 0.000% EUR invested may choose to invest in a targeted investment strategy. For premiums in excess of 250,000.00 EUR, investors may choose to invest in a select investment strategy that offers the possibility to invest directly or indirectly in a range of financial assets, according to the provisions of the permitted assets as per the provisions of Section 32D(1) FICPA 2009. Other contracts may be accepted subject to acceptance by the company. Depending upon the selections and decisions, the product offers the possibility to invest directly or indirectly in a range of financial assets, such as money market instruments, bonds, equities, mutual funds, hedge funds and any other authorized assets, while respecting the principle of diversification defined by the Luxembourg supervisory authority (the CSM) and any other competent authority. The observed return of the contract depends primarily upon the performance of these underlying assets. The performance and volatility may not match what you expect. The financial risk, linked to the contract, is borne by the investor. Information on investment options can be requested from your intermediaries, our company or directly from our website www.baloise-fund.com.

Investment Risk
The investment strategy may be affected by the economic conditions of the UK, individuals, legal entities, business or corporate bodies, liability to invest in the medium to long term.
Investor
The product is aimed at persons whose risk profile can range from defensive to aggressive depending upon their financial knowledge and experience, ability to sustain losses, objectives and identified needs. The investment risks and time horizons are specified in the key disclosure documents relating to the various investment vehicles available.

Guarantees
In the event of surrender, the company will pay the death benefit to the designated beneficiary or their estate, as mentioned in the specific conditions of the contract.
Upon the insured's death, the company will pay the death benefit to the designated beneficiary or their estate, as mentioned in the specific conditions of the contract.

Contract Term
The contract is valid for a minimum of 10 years. The contract ends upon your final redemption, the insured event or when the contract is considered void for an unapproved reason. The company has no right to terminate the contract unilaterally.

2 / 3 ProFoLio_ENG_0102023



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



Be aware of currency exposure. If the underlying assets are denominated in a currency other than that of the premium you paid, so the final return to you will depend upon the exchange rate between the two currencies involved. This risk is not considered in the risk indicator above.

Performance scenarios
The performance of the product depends upon the performance of the selected underlying asset class. Performance simulations are presented in the Specific Information Document specific to each underlying asset class available on our website www.baloise-fund.com. It is difficult to anticipate how much you will receive from the contract if you sell the product before the recommended holding period. It may be difficult for you to sell the product before the recommended holding period without incurring significant losses or expenses in any case.

What happens if Baloise Vie Luxemburg S.A. is unable to pay out?
In the event of the insurer's default, you do not benefit from compensation system such as guaranteed fund and company or financial risk. The insurer may be subject to the risk of insolvency or may be liquidated. Such an insolvency or liquidation may result in the loss of your investment. The insurer may be subject to the risk of insolvency or may be liquidated. Such an insolvency or liquidation may result in the loss of your investment. The insurer may be subject to the risk of insolvency or may be liquidated. Such an insolvency or liquidation may result in the loss of your investment.

What are the costs?
Cost over the time
The table shows the amounts that are taken from your investment because of different types of costs. These amounts depend on how much you invest, how long you hold the product and when you sell the product. These amounts show the usual (but not the maximum) investment periods. We use a 10-year period.
- In the first year you would 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.
- EUR 30.000 is invested.

Investment: 30 000 EUR	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 10 years
Total costs	From 284.47 EUR to 1,084.23 EUR	From 1,023.28 EUR to 1,785.45 EUR	From 1,448.38 EUR to 2,303.37 EUR
Annual cost impact*	From 1.85 % to 3.58%	From 1.85 % to 2.33%	From 1.85 % to 2.44%

*The balances have costs reduce your return each year over the holding period. We may show part of the costs with the person selling you the product to cover the services they provide to you. They may inform you of the amount.

What the policyholder needs to be aware of

- 1 Purpose of the KID
- 2 Generic information on the product and the provider marketing it: contact information ...
- 3 What type of product it is : the objectives, what type of investor should invest in it, its description
- 4 What is the risk and the potential return of the product (scenario)
- 5 What should happen in case of default of the product provider?
- 6 The overall cost structure of the product
- 7 The investment horizon: how long should I keep the investment and can I withdraw prematurely
- 8 How to make a claim
- 9 Other relevant information

3 / 3 ProFoLio_ENG_0102023



Annual cost impact if you sell after 10 years

Category	Costs	Impact	Annual cost impact
One-off costs	Entry costs	The impact of the costs you pay when entering the investment. This is the most you will pay, and you could pay less.	From 0.00 % to 0.00 %
	Exit costs	The impact of the costs of selling your investment when it matures.	From 0.00 % to 0.00 %
Ongoing costs	Profits transaction costs	The impact of the costs of us buying and selling underlying investments for the product.	From 0.00 % to 0.30 %
	Other ongoing costs*	The impact of the costs we impose each year for managing your investments.	From 1.85 % to 3.52 %
Carried interests	Performance fees	The impact of the performance fees.	From 0.00 % to 0.00 %

How long should I hold it and can I take money out early?
This product does not have a minimum (or maximum) underlying holding period but is designed for medium and long-term investment. In view of the possible underlying investment risks, it is recommended to keep your contract for at least 10 years. This period may change depending upon your personal situation and the investment vehicles chosen.

How can I complain?
For any claim concerning your contract, our Company or the insurance intermediary, you must send a letter to the head office of Baloise Vie Luxemburg S.A., at the attention of the General Management, 1 rue de Thibaut, 1011, L-1014 Luxembourg (by e-mail: complaints@baloise-fund.com).

Other relevant information
The investor can obtain more information on the "Specific Information Document". These can be requested from your intermediaries, from our company, or directly accessible on our website www.baloise-fund.com.

The figures presented in this document are based on past performance and do not represent a guarantee of future performance. The costs presented in the sections "What are the costs?" and the "Specific Information Document" and the maximum investment costs.

The performance scenarios presented in the Key Information Document and the related "Specific Information Document" in the "What are the risks and what could I get in return?" section are calculated according to the methodology defined by PRIIP Regulatory Standards.

*The balances have costs reduce your return each year over the holding period. We may show part of the costs with the person selling you the product to cover the services they provide to you. They may inform you of the amount.

Specific Information Document

1 / 2 Baloise Balanced_ENG_0102023



Specific Information Document TARGETED INVESTMENT STRATEGY – Baloise Investment Profile "Balanced"

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 returns, risks, costs, potential gains and losses of the product and to help you compare it with other products.

Product
Product: Baloise Investment Profile "Balanced"
Manufacturer of the Product: Baloise Vie Luxemburg S.A.
Website of Manufacturer: www.baloise-fund.com
Telephone number: +352 200 395 1
Regulatory Authority of the Manufacturer: Commission des Assurances (Luxembourg)
Date of production of the KID: 05/02/2023

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

What is the product?

Objectives
The objective of this investment strategy is to enhance the value of capital in the medium term by following a balanced distribution of investments between the various asset classes. The portfolio will be fully invested in equity, bond, money market or diversified assets. Investments will be made in the European and international markets. The recommended investment horizon is a minimum of 4 years.

Investment Risk
The investment profile for targeted investment strategy is intended for investors who wish to employ moderate risk taking. The investment strategy of the proposed targeted investment strategy must be consistent with the risk appetite profile of the investor. The investor of their needs and objectives as well as their experience regarding the investments described above. The "balanced" strategy is intended for investors who prefer medium-term investments.

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



Be aware of currency exposure. If the underlying assets are denominated in a currency other than that of the premium you paid, so the final return to you will depend upon the exchange rate between the two currencies involved. This risk is not considered in the risk indicator above.

Performance scenarios
The performance of the product depends upon the performance of the selected underlying asset class. Performance simulations are presented in the Specific Information Document specific to each underlying asset class available on our website www.baloise-fund.com. It is difficult to anticipate how much you will receive from the contract if you sell the product before the recommended holding period. It may be difficult for you to sell the product before the recommended holding period without incurring significant losses or expenses in any case.

What happens if Baloise Vie Luxemburg S.A. is unable to pay out?
In the event of the insurer's default, you do not benefit from compensation system such as guaranteed fund and company or financial risk. The insurer may be subject to the risk of insolvency or may be liquidated. Such an insolvency or liquidation may result in the loss of your investment. The insurer may be subject to the risk of insolvency or may be liquidated. Such an insolvency or liquidation may result in the loss of your investment.

What are the costs?
Cost over the time
The table shows the amounts that are taken from your investment because of different types of costs. These amounts depend on how much you invest, how long you hold the product and when you sell the product. These amounts show the usual (but not the maximum) investment periods. We use a 10-year period.
- In the first year you would 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.
- EUR 30 000 is invested.

Investment: 30 000 EUR	If you cash in after 1 year	If you cash in after 4 years
Total costs	173 EUR	395 EUR
Annual cost impact*	1.7 %	1.7 %

*The balances have costs reduce your return each year over the holding period. For example it shows that if you sold at the recommended holding period your average return per year is projected to be 1.0% before costs and 1.5% after costs.

Performance scenarios
The figures shown include all of the costs of the product itself but may not include all of the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. 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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the products suitable benchmark over the last 30 years. Markets could develop very differently in the future.

Investment: 30 000 EUR	1 year	4 years
Stress scenario		
What you might get back after costs	4 200 EUR	4 500 EUR
Average return each year	-58.53 %	-18.09 %
Unfavorable scenario		
What you might get back after costs	8 200 EUR	8 390 EUR
Average return each year	-21.49 %	-4.25 %
Moderate scenario		
What you might get back after costs	10 140 EUR	10 520 EUR
Average return each year	1.44 %	1.28 %
Favorable scenario		
What you might get back after costs	12 040 EUR	11 490 EUR
Average return each year	20.64 %	3.54 %

The stress scenario shows what you might get back in reverse market circumstances. Unfavorable scenario: This type of scenario occurred for an investment between 2003 and 2022. Moderate scenario: This type of scenario occurred for an investment between 2014 and 2020. Favorable scenario: This type of scenario occurred for an investment between 2017 and 2021.

What are the costs?
The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment. The table shows 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 are illustrations based on an example investment amount and different possible investment periods.

How can I complain?
For any claim concerning your contract, our Company or the insurance intermediary, you must send a letter to the head office of Baloise Vie Luxemburg S.A., at the attention of the General Management, 1 rue de Thibaut, 1011, L-1014 Luxembourg (by e-mail: complaints@baloise-fund.com).

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The investor can obtain more information on the "Specific Information Document". These can be requested from your intermediaries, from our company, or directly accessible on our website www.baloise-fund.com.

The figures presented in this document are based on past performance and do not represent a guarantee of future performance. The costs presented in the sections "What are the costs?" and the "Specific Information Document" and the maximum investment costs.

The performance scenarios presented in the Key Information Document and the related "Specific Information Document" in the "What are the risks and what could I get in return?" section are calculated according to the methodology defined by PRIIP Regulatory Standards.

*The balances have costs reduce your return each year over the holding period. We may show part of the costs with the person selling you the product to cover the services they provide to you. They may inform you of the amount.

[baloise-life.com](https://www.baloise-life.com)

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B.P. 28, L-2010 Luxembourg
T. +352 290 190-777

Disclaimer

This document was drawn up in February 2023 based on information validated at that date.

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