

SPECIFIC INFORMATION DOCUMENT

Purpose

This document provides you with specific information about this investment option. 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

Product: Wealins Life Luxembourg - Investment strategy Conservative 25 Call +352 437 43 5200 for more information
 Insurance Company: WEALINS S.A. Regulator: Commissariat aux Assurances (CAA)
 Website: www.wealins.com Date of production of the document: 01/01/2020

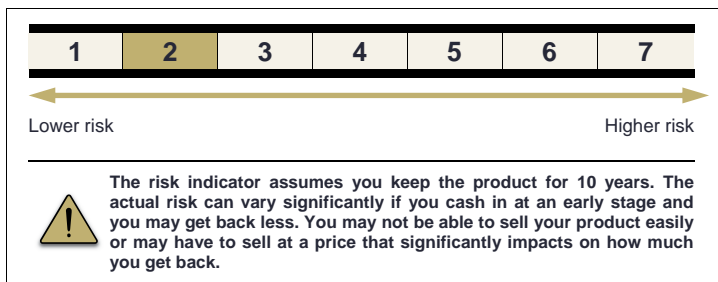
You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Objectives	Within the investment option Wealins Life Luxembourg - Investment strategy Conservative 25 at least 75% of the capital will be invested in bonds, money market instruments and / or comparable assets. Up to 25% of the capital will be invested in shares and / or other speculative financial instruments.
Intended retail investor	The targeted investor for Wealins Life Luxembourg - Investment strategy Conservative 25 is attracted by an "average yield" type of management and willing to accept a risk of significant depreciation of his portfolio while aiming for the protection of his capital.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator



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.

We have classified this product as class 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level and poor market conditions are very unlikely to impact our capacity to pay you.

Be aware that your underlying assets may be invested in currencies other than the default currency of, respectively the currency chosen for Wealins Life Luxembourg and/or the currency of Wealins Life Luxembourg - Investment strategy Conservative 25. In such case you run a currency risk. This risk is not considered in the risk indicator shown above. Where the underlying assets comprise assets with no or reduced liquidity, transactions may have to be realised over an extended period of time. The resulting risks of financial losses or other damages are entirely borne by you.

The risk of Wealins Life Luxembourg - Investment strategy Conservative 25 may be significantly higher than the one represented in the summary risk indicator where Wealins Life Luxembourg - Investment strategy Conservative 25 is not held to maturity or for the recommended holding period. As Wealins Life Luxembourg - Investment strategy Conservative 25 may imply long disinvestment notice periods (for some types of underlying assets) we draw your attention to section "How long should I hold it and can I take my money out early?" in the Key Information Document of Wealins Life Luxembourg.

This product does not include any protection from future market performance so you could lose some or all of your investment.

This product does not hold any capital guarantee against credit risk. If we are not able to pay you what is owed, you could lose your entire investment (see the section "What happens if WEALINS S.A. is unable to pay out?" in the Key Information Document of Wealins Life Luxembourg).

Performance scenarios

Investment 10,000 EUR				
Insurance premium		1 year	5 years	10 years (Recommended holding period)
Survival scenarios				
Stress scenario	What you might get back after costs	8,045.46 EUR	7,092.63 EUR	5,743.36 EUR
	Average return each year	- 19.55 %	- 6.64 %	- 5.39 %
Unfavourable scenario	What you might get back after costs	9,482.15 EUR	8,890.68 EUR	8,479.25 EUR
	Average return each year	- 5.18 %	- 2.32 %	- 1.64 %
Moderate scenario	What you might get back after costs	10,006.57 EUR	10,024.00 EUR	10,045.83 EUR
	Average return each year	0.07 %	0.05 %	0.05 %
Favourable scenario	What you might get back after costs	10,552.31 EUR	11,293.58 EUR	11,893.21 EUR
	Average return each year	5.52 %	2.46 %	1.75 %
Death Scenario				
Insured event	What your beneficiaries might get back after costs	10,106.57 EUR	10,124.00 EUR	10,145.83 EUR

This table shows the money you could get back over the next 10 years, under different scenarios, assuming that you invest EUR 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 stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the investment option itself, but may not include all 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.

Calculation of the performances: The performance scenarios have been calculated in compliance with the requirements of the applicable regulation. They do not constitute a commitment by us and give no indication with regard to the real performance of Wealins Life Luxembourg - Investment strategy Conservative 25.

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 investment option itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 10,000 EUR Scenarios	If you cash in after 1 year	If you cash in after 5 years	If you cash in after 10 years
Total costs	219.34 EUR	1,147.75 EUR	2,431.97 EUR
Impact on return (RIY) per year	2.19 %	2.19 %	2.19 %

The total costs shown above are for the sole investment option. Please consult the Key Information Document for the combined product and investment option costs.

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.

This table shows the impact on return per year			
One-Off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of costs is already included in the price. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.10%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	2.09%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance Fee	0.00%	The impact of performance fees. We take these from your investment if the product outperforms its benchmark.
	Carried interests	0.00%	The impact of carried interest. We take these when the investment has performed better than a given percentage.