

Specific information document

Silver^K - Moderate

Purpose:

This document comes with the Key Information Document and provides key information about this investment support. 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 investment supports.

Product:

Product:	Silver ^K - Moderate
PRIP manufacturer:	Wealins S.A.
Website:	www.wealins.com
Telephone:	+352 437 43 5200
Competent authority:	Commissariat aux Assurances, 7 Boulevard Joseph II, L-1840 Luxembourg (CAA)
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You are about to purchase an investment support that is not simple and may be difficult to understand.

What is this product?

Objectives:	The objective of the product is to seek exposure to bonds and money market instruments, and to a lesser extent, to equities. The product is allowed to seek exposure directly or indirectly to equities. The aim of this product is to provide steady growth of invested capital while seeking performance linked primarily to bonds and money market instruments.
Intended retail investor:	This product is designed for investors with a mid-term investment horizon looking for moderate long-term capital growth and preferring the risks attached to bonds and money market instruments, while accepting some exposure to equities.

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



Lower risk ← Higher risk

The risk indicator assumes you keep to the investment support for 5 years

Risk indicator:

The summary risk indicator is a guide to the level of risk of this investment support compared to other investment supports. It shows how likely it is that this investment support option will lose money because of movements in the markets or because we are not able to pay you.

We have rated the risk of this product at 3 out of 7, which is a medium-low risk class.

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

Performance scenarios

Investment of 10 000 EUR		1 year	3 years	5 years (recommended holding period)
Stress scenario	What you might get back after costs	8 695,15 EUR	8 418,00 EUR	7 859,94 EUR
	Average return each year	- 13.05 %	- 5.58 %	- 4.70 %
Unfavourable scenario	What you might get back after costs	9 698,64 EUR	9 786,00 EUR	9 963,49 EUR
	Average return each year	-3.01%	-0.72%	-0.07%
Moderate scenario	What you might get back after costs	10 089,83 EUR	10 479,27 EUR	10 883,73 EUR
	Average return each year	0.90%	1.57%	1.71%
Favourable scenario	What you might get back after costs	10 494,80 EUR	11 219,51 EUR	11 886,71 EUR
	Average return each year	4.95%	3.91%	3.52%

This table shows the money you could get back over the recommended holding period, under different scenarios, assuming that you invest 10.000 EUR.

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, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment.

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.

Calculation of returns shown: the return scenarios have been prepared in accordance with the requirements of applicable regulation. They do not, however, constitute a commitment of the Insurer and should not be used to assess the actual return of the investment support

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 itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10.000 EUR. The figures are estimates and may change in the future.

Costs over time

The person advising you about this investment support 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 of 10 000 EUR	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years
Total costs	290,57 EUR	704,61 EUR	1 165,80 EUR
Impact on return (RIY) per year	2.91 %	2.23 %	2.09 %

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;
- the meaning of the different cost categories.

This table shows the impact on return per year with the one-off cost shown as spread annually.

One-off costs	Entry costs	1.00 %	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	0.00 %	The impact of the costs of exiting your investment at the maturity date
Ongoing costs	Portfolio transaction costs	0.44 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1.38 %	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 interests.

Other relevant information

Additional regulatory information on the product can be requested by e-mail. You will then be able to receive this information in either hard copy or digital format. It is mandatory that all the documents published on the website be made available under Luxembourg law. The general terms and conditions relating to the product described in this Key Information Document and containing further information on the characteristics and costs are available at the request of the potential investor.