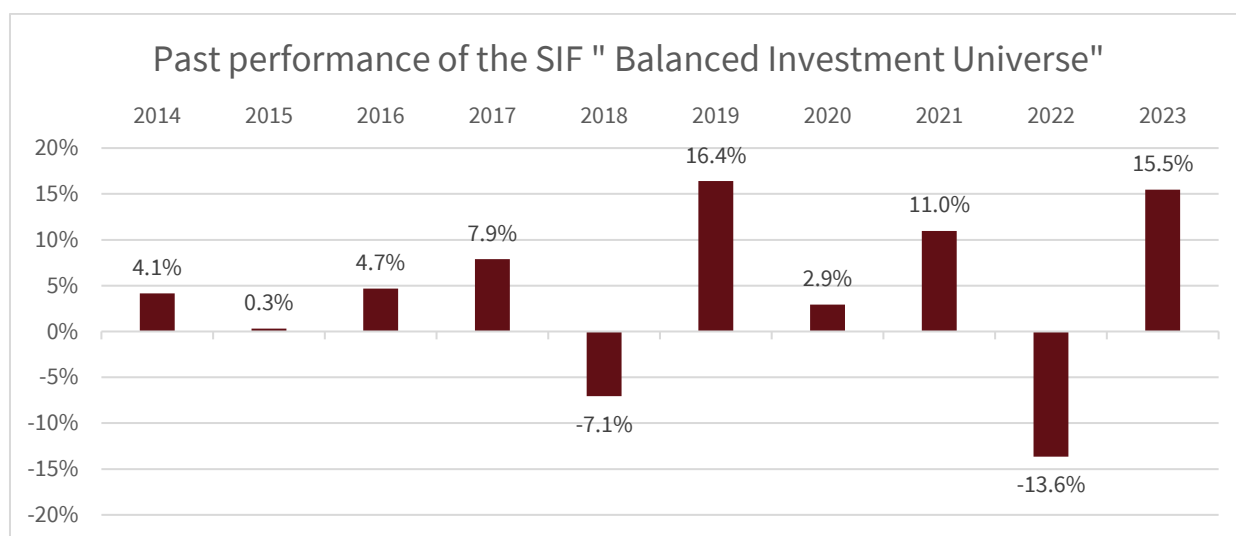


**PAST PERFORMANCE DOCUMENT  
SPECIALISED INSURANCE FUND - "BALANCED INVESTMENT UNIVERSE"**

This chart shows the product's performance as a percentage of loss or gain per year over the past 10 years.



**Past performance is not a reliable indicator of future performance. Markets could evolve very differently in the future. It can help you assess how the fund has been managed in the past.**

This performance is calculated from data from a composite of benchmarks representing a "Balanced" investment universe. To find out the actual past performance and the year of creation of your Internal Fund, please refer to your Annual Statement as soon as it is available.

Currency : EUR

The chart does not contain any information on past performance for the current calendar year.