

# KEY INFORMATION DOCUMENT

## LIFE INSURANCE POLICY « SOGELIFE PERSONAL INVESTMENT SERIE CH »

### PURPOSE

This document provides you with key information about this investment product. It is not marketing material. This 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

LIFE INSURANCE POLICY « SOGELIFE PERSONAL INVESTMENT SERIE CH »

KID production date:

Product manufacturer: SOGELIFE S.A. – [www.sogelife.com](http://www.sogelife.com) - Tel +352 24 13 73 1 - Sogelife is a Société Générale Group entity.

The Commissariat Aux Assurances (CAA), Grand Duchy of Luxembourg is responsible for supervising SOGELIFE S.A., in relation to this Key Information Document.

03/29/2024

This PRIIP is authorised in Switzerland

**WARNING : YOU ARE ABOUT TO PURCHASE A PRODUCT THAT IS NOT SIMPLE AND MAY BE DIFFICULT TO UNDERSTAND.**

### WHAT IS THIS PRODUCT?

TYPE	SOGELIFE PERSONAL INVESTMENT SERIE CH is an individual life insurance policy without any fixed premiums and whose duration is freely determined, but with a minimum of 8 years. Entitlements under this policy are expressed in a given currency or in units of account. This is a "multi-fund" and "multi-currency" policy that allows you to invest in the investment fund(s) of your choosing and offers you a range of currencies for repayments and savings build-up.
TERM	The recommended holding period is a minimum of 8 years. Please contact SOGELIFE for further details.
OBJECTIVES	<p>Policy-eligible assets as well as the asset dispersion and diversification rules accepted by SOGELIFE are set out in the circular concerning investment rules for life insurance products linked to investment funds, as issued by the Commissariat aux Assurances (CAA) and which is in force at policy inception, as well as in the Financial Appendix. The policy offers unit-linked funds whose benefits are expressed in units of account.</p> <p><b>SOGELIFE only guarantees the number of units, not their value. The value of units, which reflect the value of underlying assets, is not guaranteed, as it is subject to both upward and downward fluctuations driven particularly by market trends.</b></p>
INTENDED RETAIL INVESTOR	<p>This product is intended for investors seeking a long-term investment who are likely to invest a minimum initial investment of € 500 000 into a life insurance policy. Depending on the investment options chosen, the investors are able to bear any financial loss due to fluctuations of financial markets.</p> <p>The "Key Information Documents" specific to each investment option are available on the SOGELIFE S.A. website: <a href="http://www.sogelife.com">www.sogelife.com</a> under the heading PRIIPs.</p>
INSURANCE BENEFITS AND COSTS	<p>Upon survival of the Assured at policy term, the Beneficiary designated in the event of survival may either draw down the lump sum accumulated to date, or renew the policy annually thereafter on a tacit renewal basis. Upon death of the last insured party / life assured, SOGELIFE will pay the accumulated lump sum(s) and death benefit to the designated beneficiary(ies).</p> <p>The recommended term for a life insurance policy depends on factors such as the wealth of the Policyholder, his or her attitude towards risk, tax issues and the type of policy chosen.</p>

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

#### RISK INDICATOR



The risk indicator assumes you keep the product throughout the recommended holding period.

In the presence of illiquid underlying assets or with reduced liquidity, you may not be able to sell your product easily or have to sell it at a price that will materially affect the amount you receive in return.

Since the contract provides for potentially long-term periods of notice for divestment (for certain types of underlying assets), we draw the subscriber's attention to the section "How long should I Hold it and can I take the money out early?"

Product-associated yields and risks depend on the choices made by the investor among the range of investment funds available to him or her. We strongly advise you to become aware of the risks and yields specific to the various investment options you plan to pursue and compare the synthetic risk indicators published in "Key Information Documents" specific to each option.

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.

Based on your choices, the summary risk indicator associated with this product will range from 2 to 6 on a scale of 1 to 7, thereby potentially ranging from a low to the second-highest risk class.

This rates the potential losses from future performance from a low to a high level, and poor market conditions range from very unlikely to impact to very likely to impact our capacity to pay you.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

# KEY INFORMATION DOCUMENT

## LIFE INSURANCE POLICY « SOGELIFE PERSONAL INVESTMENT SERIE CH »

### PERFORMANCE

Product performance is directly related to the performance of the underlying assets that make up the life insurance policy's investment funds. You are strongly advised to review the performance scenarios outlined in the documents specific to each investment fund in which you plan to invest upon inception of the life insurance policy and when making subsequent premium payments. The product offers a surrender option that may be exercised at any time, regardless of the investment funds chosen. This option may be exercised at no charge. The figures provided in the various investment funds take into account all product-related costs, but may not include costs paid to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive. The performance scenarios have been developed in accordance with the requirements of the regulations in force. However, they do not constitute a commitment on the part of the insurer and cannot prejudge the actual performance of the product.

### WHAT HAPPENS IF SOGELIFE IS UNABLE TO PAY OUT?

In the event of default by SOGELIFE S.A., the Luxembourg law of 7 December 2015 on the insurance industry grants the policyholders of a Luxembourg life insurance policy or a Luxembourg savings policy the status of preferred senior creditor of the insurance company in relation to its own assets that account for the amount of assets needed to cover the insurance reserves. This policyholder privilege prevails over that of any other creditors to ensure that the policyholders recover on a priority basis debts related to the fulfilment of their life insurance policies or their savings policies. Should the company's own assets not suffice for policyholders to recover all of the debts related to the fulfilment of their life insurance policies or their savings policies, they still enjoy overall preferred entitlement to the insurance company's assets.

Your investment is subject to a risk of default by SOGELIFE S.A as well as, for cash investments, a risk of default by the custodian bank holding the assets underlying the contracts. Such losses are not covered by a compensation system. Financial instruments deposited with the same custodian bank should be recoverable in full.

### WHAT ARE THE COSTS?

#### COSTS OVER TIME

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.
- € 10 000 is invested.
- The total costs to the retail investor consist of a combination of the costs relating to the PRIIPs other than the costs of the underlying investment options and the costs of the investment options. These costs vary depending on the transactions conducted on the contract and the underlying investment options. To find out the specific cost of each of the options chosen, we invite you to read the Key Information Document available from your advisor, or on the website [www.sogelife.com/en/solutions/priips/switzerland/](http://www.sogelife.com/en/solutions/priips/switzerland/).

#### INVESTMENT OF € 10 000

	If you exit after 1 year	If you exit after 8 years
<b>TOTAL COSTS (€)</b>		
• Insurance contract	€ 110	€800
• Investment options	€ 258 - € 292	€ 1 887 - € 2 111
<b>ANNUAL COST IMPACT (*)</b>		
• Insurance contract	1.1 %	1.1 %
• Investment options	2.6 % - 2.9 %	2.6 % - 2.9 % 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 0.00% before costs and - 4.02% after costs. We took an assumption of 0 % average return for the calculation of the reduction in yield. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

#### COMPOSITION OF COSTS

One-off costs upon entry or exit		Annual cost impact if you exit after 8 years.
<b>Entry costs</b>	These are the costs you pay when making a premium payment on your life insurance policy. These costs are expressed as a minimum or maximum percentage you will pay when paying the first premium and with each additional payment of subsequent premiums. These costs will be deducted from the premium paid upon payment of the first premium and with each additional premium payment.	Insurance contract 0.1 % Investment option 0.00 % - 0.00 %
<b>Exit costs</b>	These are the costs incurred when you surrender your life insurance policy or upon maturity of this policy. Exit penalties may be charged optionally, as defined in the "Key Information Document" pertaining to the underlying investment fund and are not factored into the performance and cost tables over time. Exit costs are shown as 'N/A' in the next column as they do not apply if you keep the product until the end of the recommended holding period.	Insurance contract 0.0 % Investment option 0.00 % - 0.00 %
Ongoing costs taken each year		
<b>Management fee and other administrative or operating costs</b>	These are management fees deducted each year for managing your policy and the life insurance policy's underlying investment funds. Any currency conversion expenses as well as expenses incurred when transferring funds from the life insurance Policyholder's accounts to SOGELIFE's accounts and from SOGELIFE's accounts to the Policyholder or to the Beneficiary may add up and are charged to the Subscriber or the Beneficiary respectively. This estimate is based on the actual costs during the last year.	Insurance contract 1.1 % Investment option 2.51 % - 2.51 %
<b>Transaction costs</b>	0 % of the value of your investment per year. 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.	Insurance contract 0.0% Investment option 0.07 % - 0.41 %



**SOGELIFE**

# KEY INFORMATION DOCUMENT

## LIFE INSURANCE POLICY « SOGELIFE PERSONAL INVESTMENT SERIE CH »

Incidental costs taken under specific conditions		
<b>Performance fees</b>	These are fees applied by the Management Company of a life insurance policy's underlying fund when this fund exceeds a set benchmark. If these fees are applied by the Management Company, they are indicated in the "Key Information Document" pertaining to the life insurance policy's underlying investment fund. These performance fees are applied in addition to the management fees. The actual amount varies depending on the performance of your investment. No performance fees exist for this product.	Insurance contract 0.0% Investment option 0.00 % - 0.00 %

The aforementioned costs are expressed as ranges and depend on the investment options chosen.

We strongly advise you to become aware of the costs of the various investment options you plan to pursue and compare them using the "Key Information Documents" specific to each option. This information is available in the "What will this investment cost me?" section of the "Key information Documents" specific to each option.

### HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

RECOMMENDED  
HOLDING PERIOD:  
8 YEARS

The recommended holding period is 8 years. You should consult SOGELIFE for further advice.

You may retract from the policy by sending a registered recorded-delivery letter to SOGELIFE, enclosing the policy documents that were handed or mailed to you. After the cooling-off period, you may have all or part of the accumulated lump sum repaid at any time. If you have agreed to receive benefits under the policy, then you must first obtain the explicit agreement of the accepting Beneficiary to any request for total or partial repayment or at the end of the policy term. If the policy has been pledged, mortgaged or used in any other way as collateral, then any request for total or partial repayment shall be subject to the prior agreement of the creditor. Total repayment terminates the policy. We draw your attention to the potential implications of total or partial repayment prior to the maturity of the life insurance policy. The surrender value of the policy may be less than the initial investment due to market fluctuations.

### HOW CAN I COMPLAIN?

You may make a claim by sending a registered recorded-delivery letter to the following address: SOGELIFE S.A., Service Relations Clients 11, avenue Emile Reuter, L-2140 Luxembourg.

You may also submit your request to SOGELIFE by phone at +352 24 13 73 88 35 (Monday to Friday from 8:30 a.m. to 12:30 p.m. and from 1:30 p.m. to 5:30 p.m.) or by email at [src.sogelife@socgen.com](mailto:src.sogelife@socgen.com).

SOGELIFE is committed to respond within 10 business days, except in exceptional circumstances. Otherwise, we will acknowledge receipt of your request within this 10-day period and a final answer will be provided within no more than 60 days from the date the request was received.

If disagreement persists after SOGELIFE provides its answer, you may refer the matter to an insurance mediator (A.C.A.) and also contact the Commissariat aux Assurances (CAA), located at 7 boulevard Joseph II, L-1840 Luxembourg or [commassu@commassu.lu](mailto:commassu@commassu.lu), or +352 22 69 11 1.

### OTHER RELEVANT INFORMATION

Mandatory and optional guarantees: The figures presented take into account the product's mandatory guarantees. Optional guarantees are not taken into account.

Other useful information dealing with the features of the product you are about to purchase can be found in the following documents:

- Policy Conditions
- Policy Schedule
- Financial Appendix and Management Rules for Dedicated Internal Funds
- Rules for Special Insurance Funds
- Information Sheet on the risks of investing in derivatives, structured products, alternative management funds, real estate funds and/or other types of reduced liquidity assets
- Proposal Form
- Conflict of Interest Management Policy
- "General description of the SOGELIFE S.A. conflict of interest management policy" available from the SOGELIFE website [www.sogelife.com](http://www.sogelife.com) (under the Contact us link)