

KEY INFORMATION DOCUMENT

DEDICATED INTERNAL FUND - "UNLISTED RISK PROFILE"

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

Dedicated Internal Fund - "Unlisted Risk Profile"

KID production date: 11/30/2024

Product manufacturer: SOGELIFE S.A. - www.sogelife.com - Tel +352 24 13 73 1, Societe Generale Group

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

This PRIIP is authorised in Luxembourg

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

WHAT IS THIS PRODUCT?

TYPE	This product is a Dedicated Internal Fund ("DIF") corresponding to an investment fund composed of several assets: UCI shares and/or direct securities that are subject to regulatory and/or contractual eligibility conditions. Eligible assets in the Dedicated Internal Fund as well as the asset dispersion and diversification rules accepted by SOGELIFE are set out in the circular letter from the Commissariat aux Assurances (CAA) relating to investment rules for life insurance products linked to investment funds and which is in force at policy inception. The Dedicated Internal Fund is one of the investment funds available to Policyholders wishing to have their investments managed on a discretionary basis by a single financial manager and in accordance with investment guidelines, as determined by the management policy and management profile.
TERM	The recommended holding period for the investment fund should be considered depending on the term of either the life insurance or the savings policy backing the fund.
OBJECTIVES	Based on the management profile and on a diversified allocation, the Dedicated Internal Fund shall invest primarily in unlisted bonds and in private equity investment funds. The Dedicated Internal Fund will also invest in liquid assets as listed equities and bonds. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
INTENDED RETAIL INVESTOR	The Dedicated Internal Fund is intended for investors seeking a long-term investment and who are able to bear any financial loss due to financial market fluctuations, as well as any failure to take sustainability risks into account.

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

RISK INDICATOR

LOWER RISK

HIGHER RISK



The risk indicator assumes you keep the product until the end of the recommended holding period.

You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

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 6 out of 7, which is the second-highest risk class.

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

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

Furthermore, the Dedicated Internal Fund may invest in securities denominated in a currency other than its reference currency. The currencies in which the underlying securities are denominated may vary based on market fluctuations and negatively impact the value of the Internal Fund's assets. This risk is not considered in the indicator shown above.

For more information on the risks associated with the Dedicated Internal Fund and its underlying assets, please refer to the "Information Sheet on risk of investing in derivatives, structured products, alternative management funds, real estate funds and/or other types of reduced liquidity assets".

We would like to inform you that your Dedicated Internal Fund's asset allocation may differ from the asset allocation used in preparing this "Key Information Document" while respecting your management profile. As a result, the financial information provided in this document may vary significantly.

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

If we are not able to pay you what is owed, you could lose your entire investment.

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PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor or Sogelife S.A.. The figures do not take into account your personal tax situation, which may also affect how much you get back. The tax legislation of the home Member State of the retail investor may have an impact on the amounts actually paid.

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance from a composite of benchmarks representing a "Unlisted" investment universe over the last 13 years.

The retail investors may lose some or all of the amount invested.

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 prejudice the actual performance of the product.

This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

RECOMMENDED HOLDING PERIOD:	8 Years		
EXAMPLE INVESTMENT	€ 10 000		
SCENARIOS	If you exit after 1 Year		If you exit after 8 Years
MINIMUM	There is no guaranteed minimum return. You could lose all or part of your investment.		
UNFAVOURABLE SCENARIO	What you might get back after costs	€ 7 910	€ 9 580
	Average return each year	-20.94%	-0.53%
This type of scenario occurred for an investment in a composite of benchmarks representing a "Unlisted" investment universe between 12/2021 and 11/2024.			
MODERATE SCENARIO	What you might get back after costs	€ 10 730	€ 14 740
	Average return each year	7.35%	4.97%
This type of scenario occurred for an investment in a composite of benchmarks representing a "Unlisted" investment universe between 12/2012 and 12/2020.			
FAVOURABLE SCENARIO	What you might get back after costs	€ 14 300	€ 17 990
	Average return each year	42.99%	7.62%
This type of scenario occurred for an investment in a composite of benchmarks representing a "Unlisted" investment universe between 11/2011 and 11/2019.			

WHAT HAPPENS IF SOGELIFE IS UNABLE TO PAY OUT?

In the Grand Duchy of Luxembourg, there is no guarantee fund/indemnity system. However, there is a mechanism to protect investors who sign an insurance contract with a Luxembourg insurer. This protection system is based on the legal and physical separation between, on the one hand, the regulated assets representing the insurer's commitments to its clients and, on the other hand, the assets which are not regulated, known as "free assets", at the disposal of the insurer.

In the event of default by SOGELIFE SA, the Insured may suffer financial losses but are considered to be creditors with a privileged rank. This privilege takes precedence over all others, including the privileges of the State, the Treasury and the employees of the Insurer. If the custodian bank fails, there is a possibility of total loss of cash, but the deposited securities must be recoverable in full.

WHAT ARE THE COST?

COSTS OVER TIME

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 tables show 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 here are illustrations based on an example investment amount and different possible investment periods.

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.

	If you exit after 1 Year	If you exit after 8 Years
TOTAL COSTS	€ 263	€ 2 631
ANNUAL COST IMPACT (*)	2.6%	2.8% 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 7.73% before costs and 4.97% after costs.

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COMPOSITION OF COSTS

One-off costs upon entry or exit		Annual cost impact if you exit 8 Years
Entry costs	We do not charge an entry fee	0.00%
Exit costs	We do not charge an exit fee for this fund	0.00%
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	Asset Manager, Custodian and Miscellaneous fees related to the operations carried out within the DIF. This estimate is based on actual costs over the past year.	1.40%
Transaction costs	1.16% 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.	1.16%
Incidental costs taken under specific conditions		
Performance fees	Commissions applied when the Dedicated Internal Fund outperforms a benchmark or a specified level. The actual rate may be increased and is indicated in the "Investment Policy" appendix of the "Dedicated Internal Fund" of the life insurance or capitalisation contract. The actual amount varies according to the performance of your investment. The estimate is not available for a newly created fund.	0.00%

These amounts do not include the costs of the life insurance or capitalisation contract.

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

RECOMMENDED HOLDING PERIOD:

The recommended holding period for the investment fund should be considered depending on the term of either the life insurance or the savings policy backing the fund. You can exit without penalty at any time.

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.

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 11 Rue Robert Stumper, 2557 Gasperich, Luxembourg or commassu@commassu.lu, or +35 22 69 11 1.

OTHER RELEVANT INFORMATION

The fees of the life insurance or capitalisation contract are available on the website <https://www.sogelife.com/> under PRIIPS. Links to the website where past performance scenario calculations and past performance information are available:

https://doc.sogelife.com/priips-perf/S_SGFIDNCO_EN_performance-chart.pdf

https://doc.sogelife.com/priips-perf/S_SGFIDNCO_EN_scenarios.pdf