

Key Information Document

Purpose

This document provides you with key information about this investment product. 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

Name	CONSERVATIVE FUND EuroLife
Manufacturer legal name	EuroLife Ltd
Contacting the manufacturer	EuroLife Ltd, 4 Evrou, 2003 Strovolos, Nicosia, Cyprus www.eurolife.com.cy/en , Call at 80008880 for more information
Supervising Authority	Superintendent of Insurance, Cyprus
KID Production Date	23/12/2018

What is this product?

Product	Unit Linked. This product is not offered on a stand-alone basis, but is only offered with the insurance product.
Objectives	Aims to achieve the preservation of the Fund value on a medium-term basis by minimizing the risk of capital loss. To achieve its investment objectives, the Fund invests primarily in bonds and other fixed income instruments with high credit quality and short to medium-term duration as well as in money market instruments.
Intended Retail Investor	This Product is suitable for investors who are willing: <ul style="list-style-type: none">to take a reasonable return with a low investment risk;have medium investment horizon.

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

Summary Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 the Manufacturer is not able to pay you. We have classified this product as 2 out of 7, which is a **low** risk class. This classification takes into consideration two elements: the market risk that rates the potential losses from future performance at a **low** level, and the credit risk, which estimates that poor market conditions are **very unlikely** to impact the capacity of the Manufacturer to pay you. This Product does not include protection against future market performance, therefore there is a possibility of loss of part or all of your investment. In the event that EuroLife Ltd is unable to pay out, possible maximum loss could be up to all of the amount of your investment.

Performance Scenarios

Investment Amount EURO (€) 1,000

Scenarios		1 year	10 years	20 years (Recommended holding period)
Stress Scenario	What you might get back after costs	EUR 936	EUR 9,445	EUR 18,846
	Average return each year	-6.39 %	-1.04 %	-0.57 %
Unfavourable Scenario	What you might get back after costs	EUR 938	EUR 9,231	EUR 17,963
	Average return each year	-6.16 %	-1.46 %	-1.03 %
Moderate Scenario	What you might get back after costs	EUR 942	EUR 9,257	EUR 18,032
	Average return each year	-5.84 %	-1.41 %	-1.00 %
Favourable Scenario	What you might get back after costs	EUR 945	EUR 9,283	EUR 18,102
	Average return each year	-5.52 %	-1.36 %	-0.96 %

This table shows the money you could get back over the next **20** years, under different scenarios, if you invest annually **EUR 1,000**. 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 Product. The stress scenario shows what you might get back in extreme market circumstances, and it does not consider the situation where we are not able to pay you.

The figures shown include all the costs of the Product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if EuroLife Ltd is unable to pay out?

In the event of default of EuroLife Ltd, it should be noted that this Product is not covered by any compensation or guarantee scheme and therefore losses could result to your investment.

What are the Costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the performance you might get. The total costs take into account the one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest annually EUR 1,000. 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 Amount EURO (€) 1,000

	If you cash in after 1 year	If you cash in after 10 years	If you cash in at the end of the recommended holding period
Total Costs	EUR 64	EUR 910	EUR 2,653
Impact on return (RIY) per year	6.40 %	1.71 %	1.32 %

Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the performance 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			
One-off Costs	Entry Costs	0.50 %	The impact of the costs you pay when entering your product. The impact of these costs is already included in the price.
	Exit Costs	0.00 %	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio Transaction Costs	0.00 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other Ongoing Costs	0.82 %	The impact of the costs that we take each year for managing your investments which include charges by external asset managers.
Incidental Costs	Performance Fees	0.00 %	The impact of the outperformance fee. We take these from your investment if the product out-performs its benchmark.
	Carried Interests	0.00 %	Not applicable

How long should I hold it and can I take my money out early?

Recommended holding period: 20 years

The Recommended Holding Period relates to the length of time that you should be prepared to wait for the investment's risk and reward profile to reach a reasonable level with sufficiently high probability. You can disinvest all or part of your investment at any time before or after the recommended holding period.

The recommended holding period of this product is determined by the recommended holding period of the insurance product with which it is offered.

For more information about the recommended holding period of the insurance product please see the Key Information Document of the insurance product.

How can I complain?

In the event you should wish to complain at any time about this Product, or the service you have received, please fulfill and submit the form found at: www.eurolife.com.cy/en/service-center-redirect/complaint/

Other relevant information

Additional information on this Product or any other products can be found on our website: www.eurolife.com.cy/en