

SPECIFIC INFORMATION DOCUMENT

C LIFE BALANCED



PURPOSE

This document comes with the Key Information Document and provides 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.

INVESTMENT VEHICLE

Investment vehicle:	C LIFE BALANCED
Name:	Cardif Lux Vie
Website:	www.cardifluxvie.lu
Telephone:	(+352) 26 214 - 1
Supervising authority:	Commissariat aux Assurances (CAA)
Document Date:	15/10/2018
Manager:	BIRDEE (BNP Paribas Group)

You are about to purchase an investment support that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

OBJECTIVES	C Life Balanced - EUR gives you exposure only through UCITS to all types of investment in proportions commensurate with a moderate risk level: money market, corporate equities, real estate, commodities and government and corporate bonds. The characteristic features of this Internal Collective Fund are its flexibility and the ability to hold up to 50% equities, depending on the performance of the markets. The Fund will only invest through UCITS, and will not invest in Alternative Funds, unlisted funds or derivatives.
INTENDED RETAIL INVESTOR	C Life Balanced targets investors who want to delegate the financial management of their savings to professionals. It is denominated in Euro. The ideal investment horizon is 5 years

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

1	2	3	4	5	6	7	
Lower Risk							Higher Risk
Your investment vehicle may entail a liquidity risk depending on the underlying assets that it is made up of. Other risks associated with the product are not taken into account in the summary risk indicator.							

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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

The value of this investment vehicle is not guaranteed but is subject to upwards or downwards fluctuations depending in particular on how the financial markets perform.

PERFORMANCE SCENARIOS

INVESTMENT 10 000 EUR				
SCENARIOS		1 YEAR	3 YEARS	5 YEARS (RECOMMENDED HOLDING PERIOD)
STRESS SCENARIO	What you might get back after costs	7 841.19 EUR	7 981.71 EUR	7 378.16 EUR
	Average return each year	-21.59%	-7.24%	-5.90%
UNFAVOURABLE SCENARIO	What you might get back after costs	9 775.93 EUR	10 036.11 EUR	10 436.52 EUR
	Average return each year	-2.24%	0.12%	0.86%
MODERATE SCENARIO	What you might get back after costs	10 345.90 EUR	11 068.41 EUR	11 841.36 EUR
	Average return each year	3.46%	3.44%	3.44%
FAVOURABLE SCENARIO	What you might get back after costs	10 939.69 EUR	12 196.37 EUR	13 423.74 EUR
	Average return each year	9.40%	6.84%	6.07%

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 different scenarios show how your investment may 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 investment/product.

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.

WHAT ARE THE COSTS?

Costs over Time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the return you might get on your investment. The total costs include one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the investment vehicle itself for three different holding periods. The figures assume you invest 10 000 EUR. The figures are estimates and may change in the future.

The person selling you or advising you about this investment vehicle 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 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	95.00 EUR	307.76 EUR	553.85 EUR
IMPACT ON RETURN (RIY) PER YEAR	0.95%	0.95%	0.95%

The total costs are associated with the investment vehicle only. Please check the key information document to consider the costs associated with your product.

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.
- What the different cost categories mean.

ONE-OFF COSTS	Entry costs	0.00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. The impact of costs are already included in the price This includes the costs of distribution of your product
	Exit costs	0.00%	The Impact of the costs of exiting your investment when it matures.
ONGOING COSTS	Portfolio transaction costs	0.05%	The impact of costs incurred at the time of purchase or sale of the underlying investments of the products.
	Other ongoing costs	0.90%	The impact of costs charged each year for the management of your investments.
INCIDENTAL COSTS	Performance Fee	0.00%	The impact of performance fees.
	Carried interests	0.00%	The impact of carried interests..

OTHER RELEVANT INFORMATION

You are invited to read the FID appendices, special provisions and any other contractual document for more information on your investment support. You are also invited to consult the regular updates of this document with specific information provided by your intermediary or made available at the following address: www.cardifluxvie.lu, on the e-Club secure area.