

SPECIFIC INFORMATION DOCUMENT

C LIFE DYNAMIC



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

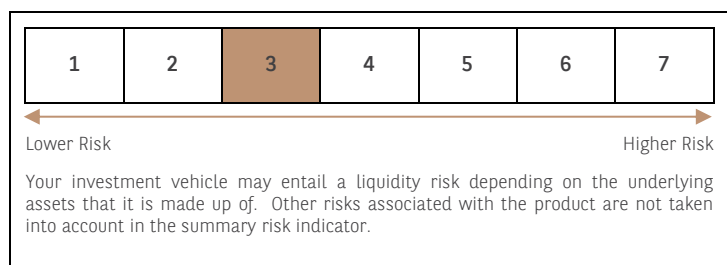
Investment vehicle:	C LIFE DYNAMIC
Name:	Cardif Lux Vie
Website:	www.cardifluxvie.lu
Telephone:	(+352) 26 214 - 1
Supervising authority:	Commissariat aux Assurances (CAA)
Document Date:	15/10/2018
Manager:	BIRDEE (BNP Paribas Group)

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 Dynamic - EUR gives you exposure only through UCITS to any type of investment: 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 75% 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 Dynamic targets investors who want to delegate the financial management of their savings to professionals. It is denominated in Euro. The ideal investment horizon is 8 years

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



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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are 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	4 YEARS	8 YEARS (RECOMMENDED HOLDING PERIOD)
STRESS SCENARIO	What you might get back after costs	5 761.04 EUR	5 940.97 EUR	4 586.66 EUR
	Average return each year	-42.39%	-12.21%	-9.28%
UNFAVOURABLE SCENARIO	What you might get back after costs	9 368.81 EUR	9 694.85 EUR	10 752.05 EUR
	Average return each year	-6.31%	-0.77%	0.91%
MODERATE SCENARIO	What you might get back after costs	10 513.15 EUR	12 200.07 EUR	14 877.66 EUR
	Average return each year	5.13%	5.10%	5.09%
FAVOURABLE SCENARIO	What you might get back after costs	11 778.97 EUR	15 328.83 EUR	20 554.34 EUR
	Average return each year	17.79%	11.27%	9.42%

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 4 YEARS	IF YOU CASH IN AFTER 8 YEARS
TOTAL COSTS	95.00 EUR	447.14 EUR	1 110.59 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.