

# Specific Information Document

## BIF - Eticx Conservative

### 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

Product	BIF - Eticx Conservative
Manufacturer of the Product	Baloise Vie Luxembourg S.A.
Website of Manufacturer	www.baloise-life.com
Telephone number	+352 290 190 1
Asset manager	Degroof Petercam Asset Management
Regulatory Authority of the Manufacturer	Commissariat aux Assurances (Luxembourg)
Date of production of the KID	01/01/2024

**Warning: You are about to purchase a product that is not simple and may be difficult to understand.**

### What is the product?

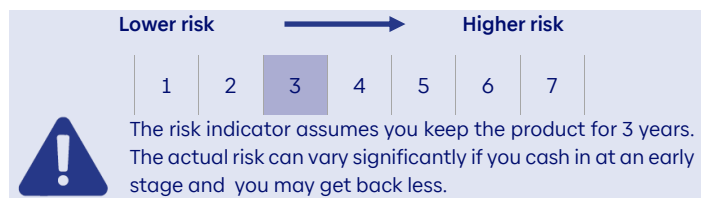
#### Objectives

The BIF - Eticx Conservative Internal Collective Fund will allow you to be exposed to all types of investments through UCITS or direct lines: mainly government, corporate and monetary debts. Our main criteria is to take into account investment funds that wish to invest according to sustainable development or socially responsible investment criteria. We would like to highlight UCITS or companies that have incorporated this approach through different elements such as: negative or positive screening, thematic investments, commitment approach. This is why we are offering within this Internal Collective Fund a holding representing an allocation of up to 100 % of bonds depending on the state of the markets.

#### Intended Retail investor

The Eticx Conservative Internal Collective Investment Fund is intended for investors who consider the aspects of sustainable finance and wish to delegate the financial management of their savings to a sector professional. Its reference currency is the Euro. The recommended holding period for this investment is 3 years.

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



#### 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 the risk of this investment option at 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 the capacity to pay you.

**Be aware of currency exposure. If the underlying assets are denominated in a currency other than that of the premium you paid, so the final return to you will depend upon the exchange rate between the two currencies involved. This risk is not considered in the indicator shown above.**

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.

## 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. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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 of the product/a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Example Investment : 10 000 EUR		If you cash in after 1 year	If you cash in after 3 years (recommended holding period)
Scenarios			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	<b>6 950 EUR</b>	<b>7 310 EUR</b>
	Average return each year	-30.45 %	-9.91 %
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>8 700 EUR</b>	<b>8 530 EUR</b>
	Average return each year	-12.98 %	-5.15 %
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>10 180 EUR</b>	<b>10 950 EUR</b>
	Average return each year	1.83 %	3.08 %
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>11 490 EUR</b>	<b>11 930 EUR</b>
	Average return each year	14.88 %	6.07 %

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario : This type of scenario occurred for an investment between 2021 and 2023.

Moderate scenario : This type of scenario occurred for an investment between 2016 and 2019.

Favourable scenario : This type of scenario occurred for an investment between 2013 and 2016.

## What are the costs?

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.

Cost over the time

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.

- EUR 10 000 is invested.

Investment: 10 000 EUR	If you cash in after 1 year	If you cash in after 3 years
<b>Total costs</b>	120 EUR	399 EUR
<b>Annual cost impact *</b>	1.2 %	1.2 %

\* 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 4.3% before costs and 3.1% after costs.

Composition of costs			Annual cost impact if you exit after 3 years
<b>One-off costs</b>	Entry costs	% of the amount you pay in when entering this investment	0.00 %
	Exit costs	% of your investment before it is paid out to you	0.00 %
<b>Ongoing costs</b>	Management fees and other administrative or operating costs	% of the value of your investment per year	0.99 %
	Transaction costs	% 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.	0.20 %
<b>Incidental costs</b>	Performance fees and carried interest	There is no performance fee for this product	0.00 %

## Other relevant information

Please find the information regarding the past performance under the following [link](#)

Please find the information regarding monthly performance scenario under the following [link](#)