Specific Information Document

BIF - Eticx Dynamic

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 Dynamic
Manufacturer of the Product:	Bâloise Vie Luxembourg S.A.
Website of Manufacturer:	www.baloise-international.lu
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:	15/11/2020

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

What is the product?

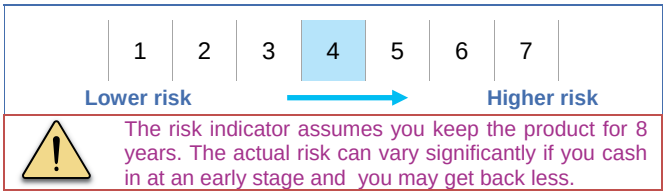
Objectives:

The BIF - Eticx Dynamic Internal Collective Fund will allow you to be exposed to all types of investments through UCITS or direct lines: equities, real estate, renewable raw materials, government, corporate and monetary debt. 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 Investment Fund a balanced holding reflecting an allocation of up to 75 % in equities and 25 % in bonds depending on the state of the markets.

Intended Retail investor:

The Eticx Dynamic 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 8 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 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level and, poor market conditions could 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

Investment: 10 000 EUR				
Scenarios		**1 year**	**4 years**	**8 years** (recommended holding period)
Stress scenario	**What you might get back after costs**	**2 587.48 EUR**	**5 455.44 EUR**	**3 948.06 EUR**
	Average return each year	-74.13 %	-14.06 %	-10.97 %
Unfavourable scenario	**What you might get back after costs**	**8 959.18 EUR**	**8 933.20 EUR**	**9 663.69 EUR**
	Average return each year	-10.41 %	-2.78 %	-0.43 %
Moderate scenario	**What you might get back after costs**	**10 566.11 EUR**	**12 401.20 EUR**	**15 353.07 EUR**
	Average return each year	5.66 %	5.53 %	5.51 %
Favourable scenario	**What you might get back after costs**	**12 392.46 EUR**	**17 120.48 EUR**	**24 257.34 EUR**
	Average return each year	23.92 %	14.39 %	11.71 %

This table shows the money you could get back over the next 8 years, under different scenarios, assuming that you invest 10 000 EUR.

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 upon evidence from the past on how the value of this investment has varied; they are not an exact indicator. What you get back will vary depending upon 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.

It is difficult to estimate how much you will receive from the contract if you exit the product before the recommended holding period. It may be difficult for you to exit the product before the intended investment horizon without you incuring significant losses or expenses in such a case.

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 are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have upon the investment return you might achieve. The total costs take into account 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 10,000 EUR. The figures are estimates and may change in the future.

Cost over the time

The person selling to 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 upon 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	**223.45 EUR**	**1 082.79 EUR**	**2 798.11 EUR**
Impact on return (RIY) per year	2.23 %	2.23 %	2.23 %

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;
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	**Entry costs**	0.00 %	The impact of the costs you pay when entering theinvestment. This is the most you will pay, and you could pay less.
	Exit costs	0.00 %	The impact of the costs of exiting your investment when it matures.
Ongoing costs	**Profolio transaction costs**	0.20 %	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	1.87 %	The impact of the costs we impose each year for managing your investments and the costs presented in Section II.
Incidental costs	**Performance fees**	0.00 %	The impact of the performance fees.
	Carried interests	0.00 %	The impact of carried interests.