



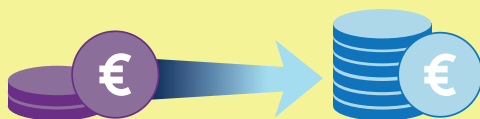
# Pan-European Personal Pension Product (PEPP)

## Key Information Document

This document provides you with key information about this Pan-European Personal Pension Product (PEPP). 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 personal pension product and to help you compare it with other PEPPs.

QR code, which navigates consumers to the electronic version of this KID

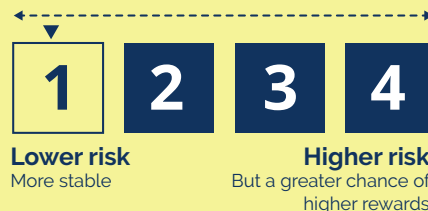
### PEPP at a glance



If you contribute: **€\*100/month**  
for a period of: **40 years**  
you could receive: **€xx,xxx to €xx,xxx**  
...depending on how the markets  
and your investments perform



Annual costs: **xx% of your accumulated savings**



This pension product has been classified as **1/2/3/4** out of 4

This **PEPP does not/ provides a guarantee**  
(see information below)

Provider logo

The retirement product described in this document is a long-term product with limited redeemability which cannot be terminated at any time.

**Product name: [Name of the PEPP]**

Provider:

Registration number:

xxx xxx

Product type:

xxx

Competent authority:

xxx

Date:

DD Month YYYY

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## WHAT IS THIS PRODUCT?



### How is my money invested?

Information on how this product has performed in the past can be found here:

### Who is this for?



### Are my savings guaranteed?

To protect your money, PEPPs can either provide a guarantee or take steps to minimise the risk of you losing your money. This PEPP:



Provides a guarantee: At retirement you will at least be able to recoup all the money you put in over time (minus any costs and charges)



Does not provide a guarantee, but takes the form of a risk-mitigation technique consistent with the objective to allow the PEPP saver to recoup the capital

\* monetary units in currency corresponding to the sub-account



### What happens when I retire?

PEPPs give you a choice of different forms of retirement income. This PEPP offers you the choice of:



Annuity and  
life-long pay-out



Lump sum



Drawn down  
payments



A combination of  
these

Please see section 2 for what you can receive at retirement.



### What happens to my PEPP savings if I die/become disabled/live longer than assumed in my PEPP contract?

*If you die before you retire*

*If you are unable to continue to pay into the PEPP*

*If you choose to receive monthly payments after retirement, but live longer than assumed in your PEPP contract*



### What happens if I move countries?



More information  
on portability is  
available at:



### Can I withdraw from the product early?



### Can I switch my provider?



### Can I change my investment option?



Will my money be invested sustainably?



More information on our investment Policy principles is available at:



Is this governed by [Member State] law?



Can I cancel or change my mind?

What is the risk profile of this product?



**Lower risk**  
More stable

**Higher risk**  
But a greater chance of higher rewards

This pension product has been classified as **1/2/3/4** out of 4

More information on the methodology used for the PEPP risk indicator is available at:






Is there a risk that I will lose all my invested capital?



### What can I expect at retirement?

It's impossible to predict exactly how your savings will evolve over time, but to help you know what to expect, here are **three possible scenarios**. Your final retirement income will depend in part on your age now (because the younger you are now, the longer you will save for), and in part on how the investment market performs.

Assuming you invest €100 each month until retirement in this PEPP:

Your current age	 If your investments perform <b>poorly</b> , you could receive:		 If your investments have <b>medium success</b> , you could receive:		 If your investments perform <b>very well</b> , you could receive:	
	lump sum or monthly		lump sum or monthly		lump sum or monthly	
25 years old	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
35	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
45	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
55	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx

These figures are adjusted to take account of inflation, as an increase in the general price level can have an impact on savings in any form.

If you want to understand better how the scenarios are built, please visit:

### WHAT HAPPENS IF [THE NAME OF THE PEPP PROVIDER] IS UNABLE TO PAY OUT?



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## WHAT ARE THE COSTS?



## One-off costs

Total one-off costs for signing up for the product

€x

You will pay a one-off fee of €xxx if you exit the account within five years of opening



## Annual costs

Total annual costs

x%

€xxx

*These costs are a percentage of your savings paid in*

*This would be the expected annual costs*

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## WHAT ARE THE SPECIFIC REQUIREMENTS FOR THE SUB-ACCOUNT CORRESPONDING TO [MEMBER STATE]?



## Requirements for the pay-in phase



## Requirements for the pay-out phase

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## HOW CAN I COMPLAIN?