

Placeholder for
PEPP EU label**Pan-European Personal Pension Product (PEPP) Key Information Document**Placeholder for
company logo

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.

Product name: <Name>**Product type:** Basic PEPP (Y/N)**Company:** <Name> PEPP provider**Competent authority:** <Name>**Registration Number:** 123**Date:** <Publication date>

Access to online
version

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

*Ability to exchange contract for a particular amount of money.

1 What is this product?

Purpose

This is an individual non-occupational pension product subscribed to voluntarily by a saver in view of retirement. It provides for capital accumulation until retirement with only limited possibilities of early withdrawal before retirement and provides an income on retirement.

Target customer

The long-term retirement and cross-border nature of this product makes it particularly attractive to young people and mobile workers in the EU. This product is, in general, suitable for those wishing to gain exposure to investment markets, willing to assume some level of risk, those who can bear an investment loss and are willing to invest for a longer period of time. Savers have to be prepared to accept that there will be fluctuations in the value of their pension pot and that it may fall in value.

Guarantee/ risk- mitigation technique

- No guarantees
- Guarantees
- Basic PEPP

Guarantees provided under this product cover the contributions during the accumulation phase after deduction of all fees and charges. Inflation is partially covered.

Retirement benefits

- Annuity and life-long pay-out
- Lump sum
- Draw down payments
- A combination of the above

Further information on pay-outs will be provided to the saver in the annual PEPP Benefit Statement and prior to retirement.

This product also covers biometric risk and insurance benefits.

This product allows for out-payments in the form of either lump sums or a monthly retirement income.

You are allowed to modify the form of out-payments of each opened sub-account at certain points in time during the lifespan of the PEPP. These are one year before the start of the decumulation phase, at the start of the decumulation phase and/or at the moment of switching. The modification of the form of out-payment is free of charge.

What is this product?

Portability

In order to ensure portability for you across borders, we are distributing PEPPs within the majority of Member States of the EU, for some additional Member States we give our customers the opportunity to open sub-accounts for that Member State. If you are interested in the actual list of Member States where we offer similar products, please go to www....../portability.fr.

Additionally, the European Insurance and Occupational Pensions Authority (EIOPA) maintains a central public register which contains all information about PEPPs that have been registered, including a list of Member States in which different PEPP products are offered/sub-accounts are offered.

Early withdrawal

You have the chance to withdraw from the contract by calling us or by writing to us. However, we strongly advise you to sign up for this product only if you would like to save for retirement, i.e. the long-term.

If you should decide to do an early withdrawal, you will receive the cash-in value of your plan. The guaranteed amount will not be paid. The cash-in value depends on the amount you have paid in, the performance of your investment and the costs and charges paid. Please note in particular that we will charge you €100 if you should decide to exit before five years.

Sub-accounts

If you are interested in the actual list of Member States where we offer sub-accounts, please go to www....../sub-accounts.fr.

Switching rights

In case you want to switch, you have the right to receive detailed information about the switching service. The receiving PEPP provider is obliged to take care of closing your old account, moving your balance and switching your payments. We as the transferring provider will ensure that your new provider gets all information he needs for carrying forward your old age provision.

Switching to another provider might have implications on the guarantees provided under this product. Depending on the receiving PEPP provider's product characteristics, you might lose the guarantee provided under this product. We will only cover the contributions after deduction of all fees and charges, which you have made whilst you have been our customer.

ESG

Information about the manner in which sustainability risks are integrated into the investment decisions behind the product and about the results of the assessment of the likely impacts of sustainability risks on the returns.

Applicable law

Statement on the law applicable where there is free choice of law.

Cancellation

Information on cooling-off/cancellation period, where applicable.

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

Risk description

[Placeholder for a brief description of all materially relevant risks].

Possible max. loss

[Placeholder for a statement as to whether the full invested capital is at risk or just parts of it].

Risk indicator/ Performance scenarios

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 your pension outcome is lower than the best estimate outcome.

The risk indicator assumes you keep the product for the long term.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

☀️ Good weather scenario ☁️ Best estimate scenario 🌧️ Bad weather scenario

Age	Your monthly contribution?	What can saver expect to receive at retirement?		Depending on the economic environment, what can I expect to receive?	How likely it is that I will reach my retirement objective? Risk indicator
		Lump sum [best estimate]	Monthly payments [best estimate]		
20-30	100€	59,000€	330€	☀️ €92,600 ☁️ €59,000 🌧️ €39,600	
30-40	100€	42,000€	230€	☀️ €58,300 ☁️ €42,000 🌧️ €31,100	
40-50	100€	26,600€	150€	☀️ €32,800 ☁️ €26,600 🌧️ €21,800	
50-60	100€	12,600€	70€	☀️ €14,000 ☁️ €12,600 🌧️ €11,400	
60 and older	100€	6,200€	30€	☀️ €6,500 ☁️ €6,200 🌧️ €5,900	

RISK & RETURN

Performance scenario assumptions

This table shows the money you could get back at retirement under different scenarios and depending on your respective age, assuming a monthly contribution of €100 until retirement.

The scenarios shown illustrate how your outcome at retirement could look like. You can compare them with the scenarios of other PEPP products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of your retirement income varies, and are not an exact indicator. What you will get will vary depending on how the market performs and how long you keep the product (i.e. whether you will hold it until you have reached retirement age). The bad weather 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.

Conditions for returns / built-in performance caps

[Placeholder for a statement on the conditions for returns to PEPP savers or built-in performance caps (where applicable)].

Impact of local tax law

The figures shown in this document do not take into account your personal tax situation, which may also significantly affect how much you receive at retirement.

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

RISK & RETURN

Past performance

Average returns for the last 1, 3, 5 and 10 years:

Years	10	5	3	1
Average returns	2.40%	2.10%	1.20%	0.20%
Benchmark returns	0.77%	0.52%	0.48%	0.36%

For more information on the relevant benchmark please refer to:
<https://eiopa.europa.eu>.

Further information

[Placeholder for information on conditions for returns to PEPP savers or built-in performance caps].

3 What happens if <Name> PEPP provider is unable to pay out?

RISK

<Name> PEPP provider has financially separated a portion of its assets/profits (ring-fenced) that match the value of your contributions. This amount of money is being used if <Name> PEPP provider defaults on its obligations.

The ABC Compensation Scheme covers savers' contributions. In the unlikely event that <Name> PEPP provider is unable to meet its obligations towards its savers, they are entitled to compensation under this scheme. The guarantor of this scheme is ABC.

4 What are the costs?

COSTS

The numbers below show the impact of costs on accumulated capital of €10,000, expressed in both Euro and percentage terms.

Costs which occur every year:

Administrative costs:

€10 / 0.1% of accumulated capital

Investment costs:

€80 / 0.8% of accumulated capital

Distribution costs:

€5 / 0.05% of accumulated capital

Total annual costs:

= €95 / 0.95% of acc. capital

Costs you won't incur regularly:

Administrative costs in the first year:

€25

Distribution costs in the first year:

€50

Exit costs when exiting before five years:

€100

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What are the specific requirements for the sub-account corresponding to [my Member State of residence]?

REQUIREMENTS

Requirements for the pay-in phase

You are only allowed to start making contributions to this product if you are 18 years or older. As this product has a clear long-term focus, the minimum duration of the accumulation phase is 5 years. The minimum amount of contributions is €50 and the maximum amount is €1,000. You can make contributions either on a monthly or a quarterly basis.

Requirements for the pay-out phase

The earliest possible age at which you are eligible to request receiving money from this product (either in the form of a lump sum or in the form of monthly payments) is 60 years. The maximum period before reaching the retirement age for joining this PEPP is five years.

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How can I complain?

COMPLAIN

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please contact us on <phone number>, <email address>, write to us at <postal address> or visit <www.../feedback.fr>.

You can also ask us for a copy of our complaint handling procedure. If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman, <address>, <telephone number>, <opening hours>, <website>. Complaining to the ombudsman will not affect your legal rights.