

## 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.

Name:	Octium Elite (UK)
Manufacturer:	Octium Life DAC
Contact Details:	<a href="http://www.octiumgroup.com">www.octiumgroup.com</a> ; Call +353 1 568 5412 for more information
Competent Authority:	Octium Life DAC is regulated by the Central Bank of Ireland

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

## What is this product?

### Type

This product is an investment-linked whole of life insurance contract ("Contract") governed by the laws of the Isle of Man.

### Objectives

This product is a single premium investment-linked whole of life insurance Contract designed to assist high net worth individuals with a tax efficient means to achieve long-term investment growth. The policyholder may choose one or more underlying investment options in which the premium will be invested on a discretionary basis. When a discretionary mandate is chosen, Octium Life DAC delegates investment management of the underlying assets to a third party financial institution. The investment strategies of the underlying options differ with respect to asset allocation, expected risk and expected return. Specific information on each underlying investment strategy, including its objectives, risk and reward profile can be found in the relevant strategy's Specific Information Document ("SID") that accompanies this Key Information Document. The SID is also available on [www.octiumgroup.com](http://www.octiumgroup.com).

### Intended investor

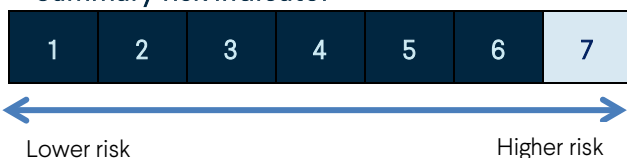
This product is designed for UK tax resident clients willing to implement a tax-efficient solution to hold and invest their private wealth. The type of investors to whom this product is intended to be marketed varies on the basis of the selected investment strategy(ies). Information on the intended retail investor can be found in the relevant strategy's SID that accompanies this Key Information Document. The SID is also available on [www.octiumgroup.com](http://www.octiumgroup.com)

### Term of the Product

This product is a whole of life insurance policy with no maturity date. It remains in force until the death of the last surviving life assured. The policyholder has the right to access the surrender value of the policy in part or full at any time and to unilaterally terminate the Contract. Octium Life DAC reserves the right to unilaterally terminate the Contract where the surrender value falls below GBP 10,000 or equivalent in other currencies.

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

### Summary risk indicator



The risk indicator assumes you keep the product for a minimum of 10 years on the assumption that the underlying investments would be actively switched over the lifetime of the product. The risk indicator considers the overall investment strategies available in the product and have been calculated assuming that the initial selected underlying investment option is held for a minimum period of 3 years. Please refer to the related SID for the specific risk indicator of the selected investment strategy. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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.

This product offers a range of investment strategies with risk classes ranging from 1 out of 7, which is the lowest risk class, to 6 out of 7, which is the second-highest risk class.

The risk and return of the investment vary on the basis of the selected investment strategy. The surrender value that may be accessed by the policyholder during the term of the Contract, as well as the insurance benefit to be received by the beneficiaries upon the death event, are linked to the performance of the underlying assets invested as per the investment strategy selected by the policyholder.

Further information, including performance scenarios, can be found in the relevant investment strategy's SID that accompanies this Key Information Document. This information is also available on [www.octiumgroup.com](http://www.octiumgroup.com).

This product does not include any protection from future market performance so you could lose some or all of your investment.

**PLEASE REFER TO THE SUMMARY RISK INDICATOR OF THE RELEVANT SID FOR YOUR CHOSEN INVESTMENT STRATEGY**

**Performance Scenarios**

The investment returns will depend on the investment strategy you choose for your policy. The performance scenarios for each strategy are detailed in the separate SID, prepared for each strategy.

The amount that you have invested is not protected so in some unfavorable circumstances you could lose all of your investment.

The performance scenarios related to the underlying investment strategies can be retrieved from the SID that will be given to you by your intermediary. Octium administration fees (up to 0.80%, depending on the size of your investment) and the biometric risk charges are not reflected in these performance scenarios.

**Insurance Benefit**

The death benefit amounts to 1% of the aggregate surrender value of the policies related to the same contract on the last day of the previous quarter with a maximum aggregate amount of GBP 1,000, or equivalent in the currency of the contract, for all the said policies together.

Scenario in the event of death		1 year	5 years	10 years (recommended holding period)
Insured Event	What your beneficiaries might get back after costs	6,469.64 to 10,769.18	1,877.74 to 13,953.49	393.51 to 19,288.25

This table shows the money you could get back in the event of death of the life assured, assuming you invest 10,000 EUR. The scenarios presented are an estimate of the 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. The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back.

**Tax legislation in your home Member State may have an impact on the actual payout.**

**What happens if Octium Life DAC is unable to pay out?**

You may face a financial loss should Octium Life DAC or the depositary of the underlying investment option default on their obligations.

If Octium Life DAC becomes insolvent, Irish law provides that (with the exception of expenses related to winding-up proceedings) policyholders have first right to the value of assets representing technical provisions (the assets that Octium Life DAC must maintain to meet its policyholder obligations). As a result, policyholders have a priority over all other creditors, and creditors from any other category may enforce their claims against the technical provisions of Octium Life DAC only after claims of all policyholders have been satisfied.

There is no investor compensation or guarantee scheme that would apply to losses under this product.

**What are the costs?**

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

The intermediary selling you or advising you about this product may charge you other costs. If so, the intermediary will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

**Table 1: Costs over time**

Investment: EUR 10,000*	If you cash in after 1 year	If you cash in after 5 years	If you cash in after 10 years
Scenarios			
Total Costs	15.11 to 1,463.82	74.86 to 3,976.57	147.79 to 8,958.86
Impact on return (RIY) per year	0.15% to 16.99%	0.15% to 7.15%	0.15% to 6.20%

\* Minimum premium amount of the product is GBP 100,000. The figures above are also valid in the event of death. The figures do not allow for additional charges which may be incurred when switching between funds with entry and exit costs.

## Table 2: 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 minimum 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% - 10.00%	The impact of the costs you pay when entering your product.
	Exit Costs	0.00% - 1.21%	The impact of the costs of exiting your product.
Ongoing costs	Portfolio transaction costs	0.00% - 0.00%	The impact of the costs of us buying and selling underlying investments for the product. The applicable costs vary depending on the selected underlying investment option and only apply in case underlying investments are investment mandates.
	Other ongoing costs	0.15% - 5.36%	The impact of product administration fees and the costs that we take each year for managing your investments and policy administration fees..
Incidental costs	Performance fees	0.00% - 30.00%	The impact of the performance fee. We take these from a fund if the performance of the fund is linked to a benchmark and it outperforms this benchmark
	Carried interests	-	Not applicable

The actual costs may differ from the illustration given above. Please refer to your product documentation and information of the investment strategy SID.

### How long should I hold it and can I take money out early?

The recommended minimum holding period is 10 years.

Octium Elite UK is a whole-life insurance Contract, with a minimum recommended holding period of ten years. The policyholder may access the surrender value of the Contract in part or in full at any time. In the case of surrender the Company will calculate and deduct applicable taxes and costs.

The policyholder has the right to cancel the Contract within 30 days following the conclusion of the Contract. In the event of cancellation, during the 30 days, you will not get back more than you invested and may get back less if the value of the underlying investments has fallen.

The policy will end on the death of the relevant life assured

### How can I complain?

If you wish to make a complaint concerning the contract, the conduct of Octium Life DAC or the intermediary you may do so in writing to: Octium Life DAC, First Floor College Park House, South Frederick Street, Dublin 2, Ireland, tel. +353 1 568 5412, email: Info.IRL@octiumgroup.com.

Information on complaints can also be retrieved from our website [www.octiumgroup.com](http://www.octiumgroup.com)

### Other relevant information

Prior to entering into the contract you will also be provided with following documents:

- General Conditions
- Key Features Document
- SID for your chosen investment strategy

These documents are available from your intermediary.

Octium Elite (UK) is available for subscription in four policy currencies, namely GBP, EUR, USD and CHF. The information in this document and in the SID document for your chosen investment strategy has been prepared assuming an investment in EUR.