

| Specific Information Document |                                  |
|-------------------------------|----------------------------------|
| Investment Strategy:          | Risk Level 1 Investment Strategy |
| Insurance Company:            | Octium Life DAC                  |
| Date of creation of the SID:  | 16 February 2022                 |

## Purpose

This Specific Information Document (SID) should be read alongside the Key Information Document (KID) for your product, provided to you by your intermediary (and available on our website [www.octiumgroup.com](http://www.octiumgroup.com)). This SID is not marketing material and provides you with specific information about this investment strategy. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this investment strategy and to enable you to compare it with other investment strategies.

You are about to purchase an investment strategy that is not simple and may be difficult to understand.

## What is this investment strategy?

### Type

The Risk Level 1 investment strategy is characterized by the objective, risk class and allocation limits described below and it represents all the investment strategies available for subscription, with the same objective, risk class and allocation limits.

### Objectives

This investment strategy aims to preserve the invested capital within the recommended investment horizon specified below, while maintaining a very low risk appetite under normal market and economic conditions.

This investment strategy provides for investments in cash or similar instruments (usually referred to as money market instruments) in local or foreign currency and bond investments in local and foreign currency, issued directly by European or international companies or bodies or indirectly through UCITS funds and/or UCIs; this investment strategy does not invest in equity market instruments or alternative investments and/or products (such as alternative investment funds, derivatives, structured securities, accounts/metal and/or accounts/commodities) and it aims to maintain the volatility at a very low level. Depending on the market situation, the effective volatility may be higher than the expected volatility.

The objective shall be mainly achieved from interest.

The return (the profit or loss derived from investing) of this investment strategy depends on the performance of the securities in which it invests, which are in turn influenced by the positive or negative performance of the financial markets, by the fluctuations in interest rates, by the foreign exchange rate fluctuations and by any other economic factor. There is no guarantee of minimum return or repayment of the invested capital.

### Intended Investor

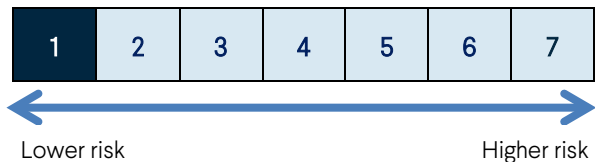
This investment strategy is intended for investors with a very low appetite for risk and whose objective is to preserve assets.

At the time of investment, the investor must be tax resident in the country where the product is offered, and should have knowledge of, and experience in, insurance-based investment products and financial markets and must be able to evaluate the investment strategy, characteristics and risks associated with the investment strategy.



## What are the risks and what is the potential return?

### Summary risk indicator



The risk indicator assumes that you keep this investment strategy for **3 years**. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

You may not be able to end the investment strategy easily or you may have to end at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this investment strategy compared to other investment strategies. It shows how likely it is that the investment strategy will lose money because of movements in the market or because we are not able to pay you.

We have classified this investment strategy 1 out of 7, which is the lowest risk class.

This rates the potential losses from future performance are classified at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you.

### Performance Scenarios

| Investment: €10,000          |  | 1 year                | 2 years               | 3 years<br>(recommended holding period) |
|------------------------------|--|-----------------------|-----------------------|---|
| Scenarios                    |  |                       |                       |   |
| <b>Stress Scenario</b>       | <b>What you might get back after costs</b> | 9,588.18 to 9,793.62  | 9,570.49 to 9,885.16  | 9,439.79 to 9,859.48                    |
|                              | <i>Average return each year</i>            | -4.12% to -2.06%      | -2.17% to -0.58%      | -1.90% to -0.47%                        |
| <b>Unfavourable Scenario</b> | <b>What you might get back after costs</b> | 9,718.00 to 9,926.22  | 9,570.46 to 9,885.13  | 9,430.22 to 9,849.49                    |
|                              | <i>Average return each year</i>            | -2.82% to -0.74%      | -2.17% to -0.58%      | -1.94% to -0.50%                        |
| <b>Moderate Scenario</b>     | <b>What you might get back after costs</b> | 9,772.23 to 9,981.62  | 9,646.06 to 9,963.22  | 9,521.53 to 9,944.86                    |
|                              | <i>Average return each year</i>            | -2.28% to -0.18%      | -1.79% to -0.18%      | -1.62% to -0.18%                        |
| <b>Favourable Scenario</b>   | <b>What you might get back after costs</b> | 9,826.61 to 10,037.16 | 9,722.11 to 10,041.77 | 9,613.57 to 10,040.99                   |
|                              | <i>Average return each year</i>            | -1.73% to 0.37%       | -1.40% to 0.21%       | -1.31% to 0.14%                         |

This table shows the money you could get back over the next 3 years, under different scenarios, assuming you invest 10,000 EUR. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other investment strategies. 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 and how long you keep the investment.

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.

The figures shown include all costs of the investment strategy itself. 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 on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

| Investment: €10,000<br>Scenarios | If you cash in after 1 year | If you cash in after 2 years | If you cash in after 3 years |
|----------------------------------|-----------------------------|------------------------------|------------------------------|
| Total Costs                      | 0.00 to 209.39              | 0.00 to 317.16               | 0.00 to 423.33               |
| Impact on return (RIY) per year  | 0.00% to 2.12%              | 0.00% to 1.62%               | 0.00% to 1.45%               |

The amounts shown here are the cumulative costs of the investment strategy for three different holding periods and include potential early exit penalties. The figures assume that you invest 10,000 Euro. The figures are estimates and may change in the future.

## Costs over time

The intermediary selling you or advising you about this investment strategy 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 on your investment over time.

## 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% - 1.00%  | The impact of the costs you pay when entering your investment.  |
|  | Exit Costs                  | 0.00% - 0.00%  | The impact of the costs of exiting your investment. At underlying investment level, exit costs may apply.   |
| Ongoing costs                                  | Portfolio transaction costs | 0.00% - 0.00%  | The impact of the costs of us buying and selling underlying investments for the product.  |
|  | Other ongoing costs         | 0.00% - 1.12%  | The impact of the costs that we take each year for managing your investments.   |
| Incidental costs                               | Performance fees            | 0.00% - 30.00% | The impact of the performance fee. We take these from your investment if the performance of the investment strategy is linked to a benchmark and it outperforms this benchmark. |
|  | Carried interests           | -              | Not applicable  |

This table shows the impact on the performance per year based on the assumption of a 3-year holding period and an investment of 10,000 euros. However, the minimum investment in this investment strategy is higher. For information on the minimum amount that can be invested in a strategy, please refer to your intermediary.

