

Specific Information Document

This document provides you with specific information about this investment strategy. 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 investment strategy and to help you compare it with other investment strategies.

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).

Investment Strategy:	Risk Level 3 Investment Strategy
Insurance Company:	Octium Life DAC, part of the Octium Group
Contacts:	www.octiumgroup.com ; For more information, call +353 1 568 5412
Competent Authority:	Central Bank of Ireland is responsible for supervising Octium Life DAC in relation to this Specific Information Document.

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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 3 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 increase the value of the invested capital within the recommended investment horizon specified below, while maintaining a medium-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, bond investments in local and foreign currency, issued directly by European or international companies or bodies or indirectly through UCITS funds and/or UCIs, investments in equity market instruments and alternative investments (such as alternative investment funds, derivatives, structured securities, or accounts/commodities) and it aims to maintain the volatility at a medium-low level. Depending on the market situation, the effective volatility may be higher than the expected volatility.

Under normal circumstances the objective shall be achieved from interest, dividends and capital gains.

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 medium-low appetite for risk and whose objective is to generate moderate asset growth.

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 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.

The risk indicator assumes that you keep this investment strategy for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

We have classified this investment strategy as 3 out of 7, which is a medium-low risk class.

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.

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

Performance Scenarios

The figures shown include all costs of the investment strategy itself but do not include the costs of the insurance contract and do not include 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 you will get from this investment strategy depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario show what you might get back in extreme market circumstances.

Investment: €10,000		1 year	5 years (recommended holding period)
Scenarios			
Minimum Scenario	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress Scenario	What you might get back after costs	4,822.92 to 6,817.96	4,525.24 to 8,100.67
	<i>Average return each year</i>	-51.77% to -31.82%	-14.66% to -4.13%
Unfavourable Scenario	What you might get back after costs	7,546.71 to 8,682.14	6,904.53 to 8,745.09
	<i>Average return each year</i>	-24.53% to -13.18%	-7.14% to -4.37%

This type of scenario occurred for the benchmark between November 2021 and October 2022.

Moderate Scenario	What you might get back after costs	10,052.13 to 10,739.57	11,246.89 to 13,863.34
	<i>Average return each year</i>	0.52% to 7.40%	2.38% to 6.75%

This type of scenario occurred for the benchmark between May 2017 and March 2022.

Favourable Scenario	What you might get back after costs	12,292.95 to 13,871.90	12,683.01 to 15,676.04
	<i>Average return each year</i>	22.93% to 38.72%	4.87% to 9.41%

This type of scenario occurred for the benchmark between November 2016 and September 2021.



What are the costs?

This document includes the costs of the investment strategy only. Insurance contract costs are displayed in the Key Information Document for your product.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the investment strategy does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR10,000 is invested.
- Total costs to the retail investor consist of a combination of the costs of the insurance contract other than the costs of the underlying investment strategies and the investment strategy costs and vary on the basis of the underlying investment strategies.

	If you cash in after 1 year	If you cash in after 5 years
Total Costs <i>Investment Strategy</i>	0.00 to 729.67	0.00 to 3,205.45
Annual cost impact (*) <i>Investment Strategy</i>	0.00% to 7.01%	0.00% to 5.02%

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 2.38% to 11.77% before costs and 2.38% to 6.75% after costs

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 5 years
Entry costs	The entry fee levied by the asset manager of your selected investment strategy.	Investment strategy: 0.00% – 0.61%
Exit costs	The asset manager does not charge an exit fee for this investment strategy.	Investment strategy: 0.00% – 0.00%
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs	The fees levied by the asset manager and custodian of your selected investment strategy.	Investment strategy: 0.00% – 3.42%
Transaction costs	This is an estimate of the costs incurred when the asset manager buys and sells the underlying investments for the product. The actual amount will vary depending on how much the asset manager buys and sells.	Investment strategy: 0.00% – 0.00%
Incidental costs taken under specific conditions		
Performance fees [and carried interest]	This fee is deducted if a selected asset manager charges an additional fee for outperforming a benchmark. The actual amount will vary depending on how well your investment performs.	Investment strategy: 0.00% – 0.99%

This table shows the impact on the performance per year based on the assumption of a 5-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.

