

Performance scenarios

The figures shown include all the costs of the investment option itself, but not the costs of the life insurance contract, for which the investment option is used as investment vehicle, and not necessarily all the costs due 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. The tax legislation of the Member State of fiscal residence of the retail investor may have an impact on the amounts actually paid.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The stress scenario shows what you might get back in extreme market circumstances and does not take into account the case where we cannot pay you.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 15 years.

You may lose some or all of the amount invested.

The performance scenarios have been developed in accordance with the requirements of the regulations in force. However, they do not constitute a commitment by the insurer and cannot prejudice the actual performance of the product.

Recommended holding period: 10 years				
Example investment		EUR 10 000		
Scenarios		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario	What you might get back after costs	€ 4 340	€ 4 050	€ 2 610
	Average return each year	-56.65%	-16.52%	-12.56%
Unfavourable scenario	What you might get back after costs	€ 8 200	€ 8 500	€ 10 740
	Average return each year	-18.03%	-3.19%	0.72%
Moderate scenario	What you might get back after costs	€ 10 550	€ 12 100	€ 14 230
	Average return each year	5.46%	3.89%	3.59%
Favourable scenario	What you might get back after costs	€ 13 800	€ 16 070	€ 18 100
	Average return each year	38.04%	9.95%	6.11%
The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment in a composite of benchmarks representing an investment strategy Aggressive 100 between 06/2024 and 06/2025. The moderate scenario occurred for an investment in a composite of benchmarks representing an investment strategy Aggressive 100 between 08/2012 and 08/2022. The favourable scenario occurred for an investment in a composite of benchmarks representing an investment strategy Aggressive 100 between 12/2011 and 12/2021.				

WHAT ARE THE COSTS?

Costs over Time

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

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 product 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 the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10 000 are invested.

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs (EUR)	€ 197	€ 1 328	€ 3 224
Annual cost impact (*)	2.0%	2.2% each year	2.1% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the end of the recommended holding period, your average return per year is projected to be 5.73% before costs and 3.59% after costs.

We may share the costs with the person selling you the product to cover the services it provides to you. This person will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 10 years.
Entry costs	The impact of the costs you pay when entering your investment. The impact of costs is already included in the price. This includes the costs of distribution of your product.	0.00%
Exit costs	The impact of the costs of exiting your investment on expiration of the contract. Exit costs are shown at 0.00% in the next column as they do not apply if you keep the product until the end of the recommended holding period.	0.00%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing your investments. This is an estimate based on actual costs over the last year.	1.87%
Transaction costs	0.10% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the product. The actual amount depends on the volume and type of assets we buy and sell.	0.10%
Incidental costs taken under specific conditions		
Performance fees	If applicable, we take performance fees from your investment if the product outperforms its benchmark. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0.00%

Warning: These amounts do not include the costs of the life insurance contract.

HOW CAN I COMPLAIN?

In cases of dispute, and without prejudice to your right to pursue other legal action, you may contact our complaints department, in this case the compliance department, either via the e-mail address reclamations@wealins.com or our P.O. Box L-2986 Luxembourg, or the mediators of the insurance sector in Luxembourg (ACA). Your requests for mediation with the supporting documentation must be sent - either to the e-mail address mediateur@aca.lu, - or to the P.O. Box of the ACA: B.P. 448, L-2014 Luxembourg, Tel.: +352 44 21 44 1, Fax: +352 44 02 89. If you are a natural person and you have concluded the contract as a consumer, you may also contact the Luxembourg Commissariat aux Assurances if you have not obtained a response or a satisfactory response within a period of 90 days from the dispatch of your complaint. The relevant procedure is explained on the following internet page: <http://www.caa.lu/fr/consommateurs/resolution-extrajudiciaire-des-litiges>. The contact data of the CAA is: 11, rue Robert Stumper, L-2557 Luxembourg, Tel.: +352 22 69 11-1, Fax.: +352 22 69 10, E-mail: caa@caa.lu. The 2 above-mentioned procedures (Ombudsman ACA and procedure with the CAA) are free of charge. You may also contact the Spanish General Directorate of Insurance and Pension Funds using the following contact details: Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones, Paseo de la Castellana, 44, 28046 Madrid, and also via telematic means through the website of the Spanish General Directorate of Insurance and Pension Funds <https://dgsfp.mineco.gob.es/en/Consumidor/Reclamaciones/Paginas/InformacionProcedimiento.aspx>.

OTHER RELEVANT INFORMATION

The latest performance scenarios calculated monthly are available via the following link <https://wealins-group.priips-scenarios.com/DM-DYN-100/EN>. The past performances of the investment option DM - Investment strategy Aggressive 100 calculated on the basis of a composite of indices representative of DM - Investment strategy Aggressive 100 are available via the following link <https://wealins-group.priips-performance-chart.com/DM-DYN-100/EN>.