SPECIFIC INFORMATION DOCUMENT

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.

PRODUCT

Name of investment option: **FIC - EFG Synalp Dynamique**
Product manufacturer: **WEALINS S.A.** | www.wealins.com | Foyer Group
Call +352 437 43 5200 for more information.

The Commissariat aux Assurances (CAA) is responsible for supervising WEALINS S.A. in relation to this Specific Information Document.
This PRIIP (packaged retail and insurance-based investment product) is authorised in the Grand Duchy of Luxembourg.
Date of production of the Specific Information Document: 31/07/2025

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

WHAT IS THIS PRODUCT?

Type	Internal collective Fund ("FIC")
Term	The FIC - EFG Synalp Dynamique has been set up for an indefinite period and may be wound up by liquidation in accordance with the regulatory requirements of the Commissariat aux Assurances (circular letter 15/3).
Objectives	Within the investment option FIC - EFG Synalp Dynamique, up to 100% of the capital will be invested in equity shares and/or up to 100% in cash and assimilated.
Intended retail investor	The targeted investor for the FIC - EFG Synalp Dynamique has an aggressive risk profile and is willing to accept the high risk of a significant depreciation of his portfolio while aiming for a significant increase of his capital. This strategy fits investors having a sound knowledge of the financial markets.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator

1	2	3	4	5	6	7

LOWER RISK — HIGHER RISK

Warning. The risk indicator assumes you keep the product for 10 years.

The actual risk can vary significantly if you cash in before the end of the recommended holding period and you may get back less. You may not be able to end your product easily or you may have to end it at a price that significantly impacts on how much you get back.

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the probability that this product will incur losses in the event of market movements or our inability to pay you.

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

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

Be aware of the currency risk. The amounts paid to you may be in another currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown left.

Be aware that your underlying assets may be invested in currencies other than the currency of the life insurance or capitalisation contract and/or the currency of the FIC - EFG Synalp Dynamique. In such case you run a currency risk. This risk is not considered in the risk indicator shown above. Where the underlying assets comprise assets with no or reduced liquidity, transactions may have to be realised over an extended period of time. The resulting risks of financial losses or other damages are entirely borne by you. The risk of the FIC - EFG Synalp Dynamique may be significantly higher than the one represented in the summary risk indicator where the FIC - EFG Synalp Dynamique is not held to maturity or for the recommended holding period. As the FIC - EFG Synalp Dynamique may imply long disinvestment notice periods (for some types of underlying assets) we draw your attention to section 'How long should I hold it and can I take my money out early?' in the Key Information Document of the life insurance or capitalisation product. This product does not include any protection from future market performance so you could lose some or all of your investment. This product does not hold any capital guarantee against credit risk. If we are not able to pay you what is owed, you could lose your entire investment (see the section 'What happens if WEALINS S.A. is unable to pay out?' in the Key Information Document of the life insurance or capitalisation product).

Performance scenarios

The figures shown include all the costs of the investment option itself, but not the costs of the life insurance or capitalisation 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 prejudge 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	-56.64%	-16.53%	-12.57%
Unfavourable scenario	**What you might get back after costs**	€ 8 250	€ 8 840	€ 10 830
	Average return each year	-17.52%	-2.43%	0.80%
Moderate scenario	**What you might get back after costs**	€ 10 620	€ 12 580	€ 15 370
	Average return each year	6.22%	4.70%	4.39%
Favourable scenario	**What you might get back after costs**	€ 13 910	€ 16 590	€ 19 560
	Average return each year	39.12%	10.65%	6.94%

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 07/2024 and 07/2025.
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)	€ 123	€ 846	€ 2 092
Annual cost impact (*)	1.2%	1.4% each year	1.3% 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 4.39% 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.	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.	1.13%
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	There are no performance fees for this product.	0.00%

Warning: These amounts do not include the costs of the life insurance or capitalisation 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. If you have not subscribed a contract under Luxembourg law, you can also contact the competent authorities of your country of residence (please refer to the Key Information Document of the relevant life insurance or capitalisation product).

OTHER RELEVANT INFORMATION

The latest performance scenarios calculated monthly are available via the following link https://wealins-group.priips-scenarios.com/FIC-EFG-SYNDYN/EN. The past performances of the investment option FIC - EFG Synalp Dynamique are available via the following link https://wealins-group.priips-performance-chart.com/FIC-EFG-SYNDYN/EN.