



Key Information Document

Purpose

This document contains key information on the **Lifinity Europe (MC)** product. It is not a commercial document. This information is provided to you in accordance with a legal obligation to help you understand what this product consists of and what risks, costs, potential gains and losses are associated with it and to help you compare it with other products.

Product

The product **Lifinity Europe (MC)** is issued by AXA Wealth Europe, entity of the AXA group.

The Insurance Commission is responsible for the control of AXA Wealth Europe with respect to this key information document.

Contact : www.axa-wealtheurope.lu section "Contact us" or on +352 44 24 24 50 27.

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You are about to buy a product that is not simple and that can be difficult to understand.

What is this product?

Type

This product is an individual life insurance policy that can be invested in a euro-denominated vehicle with a capital guarantee and/or unit-linked policy. By default, the policy currency is the Euro, but you can also choose the following currencies: Pound sterling, Swiss Franc, US Dollar.

Duration

You can choose the term of the policy up to a maximum period of 30 years. If you do not indicate any term, the policy will by default have a term of 10 years. At the end of its term, the policy may be tacitly renewed from year to year. During the tacit renewal period, AXA Wealth Europe or the policyholder may terminate the policy in accordance with the terms and conditions defined contractually.

Objectives

The objective of this product is to enable you to build up savings over the long term and to grow capital by investing in a guaranteed capital fund expressed in euros and in unit-linked variable capital. The amounts invested in unit-linked vehicles are never guaranteed but are subject to upward or downward fluctuations depending on the value of the underlying assets that make up the vehicle in question.

Intended retail investor

This product is intended for natural persons whose main residence is located in the Principality of Monaco. This product is intended for investors seeking a long-term investment and who are able, according to the defined investment profile, to bear any loss of all the capital invested in unit-linked vehicles.

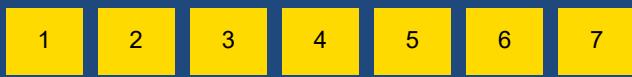
Insurance: benefits and costs

The guarantees offered, including non-optional supplemental guarantee, are, in the event of survival, the payment of a lump sum according to the contractual provisions or, in the event of death, the payment of the death benefit to the beneficiary(ies) designated according to the contractual provisions.

The costs associated with these various guarantees are specified in the contractual provisions.

What are the risks and what are the rewards?

Risk indicator



Higher risk

- 1 = lowest risk class
- 2 = low risk class
- 3 = risk class between low and medium
- 4 = medium risk class
- 5 = medium to high risk class
- 6 = high risk class
- 7 = highest risk class

The risk indicator starts with the assumption that you keep the product for 10 years. This product does not provide for protection against the vagaries of the market, you could lose some or all of your investment according to the selected investment vehicle.

The overall risk indicator helps you assess the risk level of the **Linfinity Europe (MC)** product and compare it with other investment products. The risk and return on investment vary according to the chosen investment options. The performance of the product as a whole depends on the choice of investment options. Specific information describing each investment option is available on the website www.axa-wealtheurope.lu.

This product offers a range of investment options with risk classes ranging from the 1, lowest risk class, to 6, the high risk class. We recommend that you familiarise yourself with the risks and the return on investment specific to the different investment vehicles you plan to choose and compare the risk indicators mentioned in the key information documents relating to each investment vehicle.

Be aware of Currency risk : For certain investment vehicles denominated in a currency other than the euro, the return when expressed in euros may vary according to changes in the exchange rate. This exchange rate risk is never taken into account in the above indicator.

Performance scenarios

We recommend that you consult the performance scenarios presented in the specific information documents for each investment vehicle. What you will obtain from this product depends on future market performance. Future market developments are unpredictable and cannot be anticipated with accuracy.

The figures shown take into account all the cumulative costs of the product itself, and the associated underlyings, as well as the fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you receive.

What happens if AXA Wealth Europe is unable to make pay out ?

In the absence of a guarantee fund for compensation of policyholders in the event of default by AXA Wealth Europe and in order to limit the possible financial losses suffered by policyholders and/or beneficiaries, Luxembourg law stipulates that the assets relating to life insurance policies constitute separate wealth and are managed separately from the own assets of AXA Wealth Europe. These assets are subject to deposit agreements previously approved by the Commissariat aux Assurances (CAA) with banks known as "custodians". In the event of the insurer's insolvency, segregated assets are therefore protected in relation to the company's other assets, and policyholders and/or beneficiaries collectively have a senior preferred claim which will take precedence over all other creditors with respect to these separate assets. This enables them to recover, as a priority, claims relating to the performance of their insurance policies. Policyholders and/or beneficiaries are also potentially exposed to the failure of a custodian bank, which also has the obligation to segregate the deposits referred to above, which therefore provides double protection for policyholders and beneficiaries. Financial instruments should be fully recovered. Only cash deposited there is not being protected and could therefore be lost in whole or in part. In addition, the Euro-denominated fund benefits from a reinsurance of 100% by AXA France. In the event of default by AXA France, AXA Wealth Europe's obligations to policyholders are protected by a bank guarantee mechanism (pledge).

What will this investment cost me ?

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.

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. 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 of each underlying investment option ;
- EUR 10 000 is invested.

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	255 € to 832 €	633 € to 4,831 €	1 092 € to 42,707 €
Annual cost impact (*)	2.55% to 8.32%	1.30% to 4.84%	1.15% to 4.49%

(*) 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 4.49 % before costs and 0.00 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 10 years
Entry costs	0.15% to 0.20% of the amount you pay in when entering this investment.	0.15% to 0.20%
Exit costs	0.00% to 0.31% in exit costs for investments made in this product.	0.00% to 0.31%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.00% to 4.04% of the value of your investment per year. This is an estimate based on actual costs over the past year and depends on each underlying investment option.	1.00% to 4.04 %
Transaction costs	0.00% to 2.11% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.00% to 2.11%
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	The actual amount will vary depending on how well your investment performs. The estimate is based on the average of earnings-related fees over the past five years for each underlying investment option.	0.00% to 1.42%

How long should I hold it and can I withdraw money early ?

The recommended holding period: : 10 years

The recommended holding period for the product depends in particular on your wealth situation, your attitude towards risk, the tax regime in force, and the investment characteristics and options chosen within this product.

You may cancel the policy for 30 calendar days from the effective date of the policy, the date on which you are informed that the policy has been concluded.

At the end of the 30-day cancellation period, you may request the partial or total redemption of the policy at any time, before or after the recommended holding period.

Please take note of the possible consequences of the total or partial redemption before the recommended holding period. The performance and risk levels presented in this document have been estimated based on the recommended holding period.

How do I make a complaint ?

For any complaint, you must formalise your request in writing, specifying the name and number of your policy as well as your full contact details, and send it to your usual AXA contact person or to the customer service department:

- at the e-mail address reclamation.linfinity@axa.lu
- by phone at 0800 91 89 89
- or by post to AXA Wealth Europe - 1, Place de l'Étoile, L-1479 Luxembourg

Your complaints can also be sent to the person who presented the file to you.

In the event of dissatisfaction with the responses obtained, you may contact the Commissariat aux Assurances (11, rue Robert Stumper, L-2557 Luxembourg, e-mail : caa@caa.lu), and if necessary, exercise your legal rights. Furthermore, your complaints may also be submitted with the Luxembourg ombudsman (e-mail : mediateur@aca.lu, address : ACA c/o Médiateur en assurances – BP 448 – L-2014 Luxembourg) or the mediator of your country of residence (by email: on the website mediation-assurance.org; by post: La Médiation de l'Assurance - TSA 50110 - 75441 PARIS CEDEX 09).

You also have the option of using another out-of-court dispute resolution system called **FIN-NET**. FIN-NET is a network of national organisations established in the countries of the European Economic Area that are responsible for handling consumer complaints in the field of financial services out of court.

Other relevant information

When you take out your policy, you will be given:

- The Insurance Proposal [1/2] serving as an Information Memorandum, accompanied by the information sheet on investment vehicles and rules,
- The KIDs (Key Information Document) of the vehicles you have selected.

Once the policy is signed, you will be given:

- The special terms and conditions of the policy
- Annual account statements,
- Where applicable, for any financial transaction carried out on the policy: notices of situation

In accordance with the Insurance Proposal [1/2] serving as an Information Memorandum, additional costs, not taken into account in the section "What will this investment cost me?" this document may apply depending on the options you choose to exercise, such as:

- Arbitrage fees in the event of a reallocation of savings,
- Additional management fees if you opt for Advisory Management,
- Additional costs of additional guarantees, if applicable,
- Remittance fees if you opt for an exit in Securities.