

Key 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

Product Name: Mediolanum Premium Plan 2.0 (Single Premium)
Issuer: Mediolanum International Life dac (MIL, the Company)
Website: <https://www.mildac.ie/it>
Telephone Number: +39 02 90491
Address: Palazzo Fermi, Via F. Sforza - Basiglio - Milano 3 (MI)
 The Central Bank of Ireland is responsible for supervising Mediolanum International Life dac in relation to this Key Information Document.
 This packaged retail investment and insurance product (PRIIP) is authorised in Ireland.
 KID production date: 02/05/2026

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

What is this product?

Type: This product is a whole of life, class III, single premium unit linked insurance policy.

Term: This product is a whole of life product. The PRIIP manufacturer cannot terminate the product unilaterally.

Objectives: The investment objective of the Premium Plan 2.0 is to deliver capital growth whilst also providing specific insurance benefits at individual policy level. There are no guarantees that the capital growth objectives will be met.

Investors' premiums purchase units in their choice of 3 underlying investment options each of which invests in underlying assets that generate differing levels of direct or indirect market exposures to:

- global equities (listed shares of companies);
- global fixed income instruments (bonds issued by governments and companies); and
- cash and money market instruments (short term debt securities).

The investment options may use financial derivatives instruments (FDI), which are instruments whose performance is linked to that of the underlying security(s) or assets class(es). They may be listed (publicly traded) or unlisted and may be used for efficiency, cost reduction, hedging and/ or investment purposes.

The value of units in each investment option fluctuates, up and down, in line with the change in value of its own underlying investments.

Investment options are selected by the client based on their own particular risk preferences and target return objectives.

Information on each investment option can be found in the Mediolanum Premium Plan 2.0 'Key Information Document – Annex' that will be provided by your Family Banker and also available at <https://mildac.ie/it>.

This product has no defined maturity date.

Intended retail investor: The retail investor for whom the product is intended is specified in the relevant 'Key Information Document – Annex' that forms part of this document.

Insurance benefits and costs: This product provides a death benefit based on the insured party's age on the date the contract is signed. If the insured party is under 75 years (the insured person has not turned 76 years of age yet), the death benefit payable is 101% of the higher of either total premiums paid or the value of the units held in the underlying investment options on the second working day following receipt of notification of death by MIL. If the insured party is over 75 years (the insured person has already turned 76 years of age), the death benefit payable is 101% of the value of units held in the underlying investment options on the second working day following receipt of notification of death by MIL.

The product manufacturer does not charge any premium for the biometric risk coverage. Therefore, there are no insurance costs charged to the client that impact investment returns.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

We have classified this product with a range from 3 to 4 out of 7, which is a risk level between medium-low and medium. Risk and return of the investment varies on the basis of the underlying investment option. The details of the underlying investment options are provided in the Key Information Document - Annex.

Historical data, such as those used in the calculations, may not be a good guide to the future and the risk indicator may change over time, as a result. Other risks materially relevant to the PRIIP not included in the summary risk indicator include exposure to emerging markets which may be more volatile than developed markets.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

All investment options are denominated in Euro. However, the investment options may hold underlying investments across regions and as a result may be exposed to currency risk.

Performance Scenarios

Performance scenarios depend on the investment option chosen. Please refer to the relevant 'Key Information Document - Annex' to view the possible performance scenarios.

What happens if the issuer is unable to pay out?

In the event of the insolvency of Mediolanum International Life dac., Irish law provides with the exception of expenses related to the winding up proceedings that all policyholders have first claim to the value of the assets linked to their insurance contract which results in a priority over all other creditors' claims. In Ireland, there is no statutory investor compensation or guarantee scheme that would apply to any losses under this product.

What are the costs?

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.

Cost 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 product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed the product performs as shown in the moderate scenario. The costs may vary on the basis of the underlying investment options. In this example, we have assumed that 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	Min	€ 788	€ 2,070	€ 3,752
	Max	€ 834	€ 2,394	€ 4,694
Annual cost impact	Min	8.0%	4.1% each year	3.4% each year
	Max	8.5%	4.6% each year	3.9% each year

Composition of costs

One-off costs upon entry or exit.		Annual cost impact if you exit after 10 years	
Entry costs	— % of the amount you pay in when entering this investment	Min 0.3%	Max 0.4%
Exit costs	— We do not charge an exit fee for this product.		NA
Ongoing costs taken each year			
Management fees and other administrative or operating costs	% of the value of your investment per year.	Min 2.9%	Max 3.5%
Transaction costs	% 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.		0.1%

How long should I hold it and can I take money out early?

Recommended holding period: 10 years

The recommended holding period for each investment option is determined based on the risk of the investment and the characteristics of the contract. The recommended holding period specified above takes into account the investment option featured in the product with the longest holding period. The Investor has the right to totally or partially redeem the contract on any valuation day, collecting the redemption value calculated based on the value of the shares of the Internal Fund invested in on the date the request is received by the Company, without any redemption fee being applied. We recommend that you hold the investment until the recommended time horizon in order to fulfil the objectives of this product. This product might not be suitable for investors who plan to redeem their contract before the end of the recommended holding period. The product does not provide any guarantee of return on the expiration of the recommended time horizon; and, any redemption before that date may compromise the investment performance. The bonus payment, if applicable, will be reduced in proportion to the redemption amount.

How can I complain?

If you wish to raise a complaint regarding the product, you can write to the Customer Service Department of our Italian branch, Mediolanum International Life dac, Milan Branch, Complaints Office, Via F. Sforza 15, 20079 Basiglio, Palazzo Meucci Milano 3, Milano, submit a fax to: 02/90492649 or submit your complaint to the email address : ufficioreclami@mediolanum.it, certified email: ufficioreclami@pec.mediolanum.it. Any complaints regarding the person who has recommended and / or offered the product can be forwarded in writing to Banca Mediolanum SpA, Complaints Department, Via F. Sforza 15, 20079 Basiglio, Milan 3 - Milan, fax number 02/90492649, e-mail at the address: ufficioreclami@mediolanum.it, ufficioreclami@pec.mediolanum.it, <https://www.bancamediolanum.it/reclami-ricorsi-conciliazione>. Further information is available on the Company's website <https://mildac.ie/it>.

Other relevant information

The maximum age of the insured party is 80 years at entry.

The product has a minimum premium payment of €10,000.

The client may also elect to subscribe to the 'consolida' service, an automated service offered to consolidate and protect previous positive performance.

This product may pay a bonus subject to meeting conditions laid out in the product documentation.

Performance scenarios are based on the assumption that any income is reinvested. Please check with your advisor if your investment option intends to pay out or reinvest any income.

For further information, including more detailed risk disclosures, please refer to the 'DIP Aggiuntivo IBIP' and 'General Terms and Conditions', inclusive of 'Glossary', which are mandatory documents and must be provided to the Contractor, as well as this Document.

For information regarding the Investment Options please refer to 'Regolamento dei Fondi', which is available upon request.

The updated version of the documents are available on the Mediolanum International Life dac website, <https://mildac.ie/it>.

Further information on past performance is available at <https://mildac.ie/it>.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Key Information Document - Annex

Mediolanum Premium Plan 2.0 (Single Premium) - Investment Option: Premium Plan 2.0 Fund 1

What is this investment option?

Investment Objectives: The investment objective of this investment option is to deliver capital growth over the term as indicated in the recommended holding period. Under ordinary circumstances, this investment option will seek to maintain its predominant exposure to global equities, and equity-related securities.

It generates market exposures to various asset classes as described below, mainly by investing in a variety of funds:

- between 70% and 100% in global equities (listed shares of companies) with a primary focus on shares listed in developed market economies and smaller exposures to shares listed in emerging market countries;
- between 0% and 10% in global fixed income assets, (bonds issued by both developed and emerging market governments and/or companies). Invested fixed income assets will primarily be focussed on developed investment grade rated securities (rated by a generally recognized international rating agency) with smaller exposures to sub-investment grade or unrated securities; and
- between 0% and 10% in cash and money market instruments (short term debt).

However, it may be subject to a reduction of such exposures outlined above for the purposes of protecting the value of this investment option in the event of adverse market conditions, by directly or indirectly acquiring exposure to money market instruments and/ or short-term debt or through the use of derivative financial instruments.

The investment options may use financial derivative instruments (FDI), which are instruments whose performance is linked to that of the underlying security(s) or assets class(es). They may be listed (publicly traded) or unlisted and may be used for efficiency, cost reduction, hedging and/ or investment purposes.

The value of your investment may go up and down and you may receive back less than originally invested. The return on this investment is not guaranteed.

The mutual funds in which this investment option is invested will be actively managed UCITS (mutual funds based on harmonised 'EU' regulatory rules and investment protection requirements). These mutual funds may also:

- generate indirect market exposures through investing in financial derivative instruments (FDIs), whose performance is linked to that of an underlying security(s) or asset class(es);
- engage in short-term secured lending of their securities to generate additional income; and
- charge performance fees.

Intended retail investor of investment option: This investment option has been developed for distribution in Italy through Banca Mediolanum's Family Banker Advisory Network and is intended for retail investors (including those with a basic knowledge of financial instruments) who can accept the risk noted in the Risk Indicator section.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of issuer to pay you.

Performance Scenarios

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: 10 years Example Investment: € 10,000 Insurance Premium [€ 0]		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Survival Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	€ 4,600	€ 4,030	€ 2,870
	Average return each year	-53.97%	-16.62%	-11.72%
Unfavourable	What you might get back after costs	€ 7,930	€ 9,060	€ 9,310
	Average return each year	-20.69%	-1.96%	-0.71%
Moderate	What you might get back after costs	€ 10,130	€ 12,880	€ 17,300
	Average return each year	1.27%	5.20%	5.63%
Favourable	What you might get back after costs	€ 12,990	€ 15,210	€ 22,740
	Average return each year	29.89%	8.75%	8.56%

Death scenarios

Insured event	What your beneficiaries might get back after costs	€ 10,230	€ 13,010	€ 17,470
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The figures shown include all the costs of the product itself, (where applicable) but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

The unfavorable scenario at 10 years occurred for an investment in the product between January 2025 and March 2026.

The moderate scenario at 10 years occurred for an investment in the product between October 2014 and October 2024.

The favorable scenario at 10 years occurred for an investment in the product between September 2011 and September 2021.

What are the costs?

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.

Cost 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 product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed the product performs as shown in the moderate scenario. The costs may vary on the basis of the underlying investment options.

— 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	€ 834	€ 2,394	€ 4,694
Annual cost impact (*)	8.5%	4.6% each year	3.9% 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 recommended holding period your average return per year is projected to be 9.5% before costs and 5.6% after costs.

Composition of costs

One-off costs upon entry or exit.		Annual cost impact if you exit after 10 years
Entry costs	— % of the amount you pay in when entering this investment	0.4%
Exit costs	— We do not charge an exit fee for this product.	NA
Ongoing costs taken each year		
Management fees and other administrative or operating costs	% of the value of your investment per year.	3.5%
Transaction costs	% 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.	0.1%

Other relevant information

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Key Information Document - Annex

Mediolanum Premium Plan 2.0 (Single Premium) - Investment Option: Premium Plan 2.0 Fund 2

What is this investment option?

Investment Objectives: The investment objective of this investment option is to deliver capital growth over the term as indicated in the recommended holding period. Under ordinary circumstances, this investment option will seek to maintain its predominant exposure to global equities, and equity-related securities.

It generates market exposures to various asset classes as described below, mainly by investing in a variety of funds:

- between 70% and 100% in global equities (listed shares of companies) with a primary focus on shares listed in developed market economies and smaller exposures to shares listed in emerging market countries;
- between 0% and 10% in global fixed income assets, (bonds issued by both developed and emerging market governments and/or companies). Invested fixed income assets will primarily be focussed on developed investment grade rated securities (rated by a generally recognized international rating agency) with smaller exposures to sub-investment grade or unrated securities; and
- between 0% and 10% in cash and money market instruments (short term debt).

However, it may be subject to a reduction of such exposure outlined above for the purposes of protecting the value of this investment option in the event of adverse market conditions, by directly or indirectly acquiring exposure to money market instruments and/ or short-term debt through use of derivative financial instruments.

The investment options may use financial derivative instruments (FDI), which are instruments whose performance is linked to that of the underlying security(s) or assets class(es). They may be listed (publicly traded) or unlisted and may be used for efficiency, cost reduction, hedging and/ or investment purposes.

The value of you investment may go up and down and you may receive back less than originally invested. The return on this investment is not guaranteed.

The mutual funds in which this investment option is invested will be actively managed UCITS (mutual funds based on harmonised 'EU' regulatory rules and investment protection requirements). These mutual funds may also:

- generate indirect market exposures through investing in financial derivative instruments (FDIs), whose performance is linked to that of an underlying security(s) or asset class(es);
- engage in short-term secured lending of their securities to generate additional income; and
- charge performance fees.

Intended retail investor of investment option: This investment option has been developed for distribution in Italy through Banca Mediolanum's Family Banker Advisory Network and is intended for retail investors (including those with a basic knowledge of financial instruments) who can accept the risk noted in the Risk Indicator section.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of issuer to pay you.

Performance Scenarios

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: 10 years Example Investment: € 10,000 Insurance Premium [€ 0]		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Survival Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	€ 4,320	€ 3,740	€ 2,580
	Average return each year	-56.79%	-17.84%	-12.65%
Unfavourable	What you might get back after costs	€ 7,920	€ 9,080	€ 9,330
	Average return each year	-20.85%	-1.92%	-0.69%
Moderate	What you might get back after costs	€ 10,230	€ 13,420	€ 18,600
	Average return each year	2.27%	6.06%	6.40%
Favourable	What you might get back after costs	€ 13,340	€ 15,810	€ 24,500
	Average return each year	33.36%	9.59%	9.38%

Death scenarios				
Insured event	What your beneficiaries might get back after costs	€ 10,330	€ 13,550	€ 18,790

The figures shown include all the costs of the product itself, (where applicable) but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

The unfavorable scenario at 10 years occurred for an investment in the product between January 2025 and March 2026.

The moderate scenario at 10 years occurred for an investment in the product between January 2013 and January 2023.

The favorable scenario at 10 years occurred for an investment in the product between August 2011 and August 2021.

What are the costs?

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.

Cost 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 product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed the product performs as shown in the moderate scenario. The costs may vary on the basis of the underlying investment options.

— 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	€ 820	€ 2,351	€ 4,680
Annual cost impact (*)	8.4%	4.5% each year	3.8% 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 recommended holding period your average return per year is projected to be 10.2% before costs and 6.4% after costs.

Composition of costs

One-off costs upon entry or exit.		Annual cost impact if you exit after 10 years
Entry costs	— % of the amount you pay in when entering this investment	0.4%
Exit costs	— We do not charge an exit fee for this product.	NA
Ongoing costs taken each year		
Management fees and other administrative or operating costs	% of the value of your investment per year.	3.3%
Transaction costs	% 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.	0.1%

Other relevant information

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Key Information Document - Annex

Mediolanum Premium Plan 2.0 (Single Premium) - Investment Option: Premium Plan 2.0 Fund 3

What is this investment option?

Investment Objectives: The investment objective of this investment option is to deliver capital growth over the term as indicated in the recommended holding period. Under ordinary circumstances, this investment option will seek to maintain its predominant exposure to global equities, and equity-related securities.

It generates market exposures to various asset classes as described below, mainly by investing in a variety of funds:

- between 60% and 100% in global equities (listed shares of companies) with a primary focus on shares listed in developed market economies and smaller exposures to shares listed in emerging market countries;
- between 0% and 10% in cash and money market instruments (short term debt); and
- between 0% and 40% in global fixed income assets, (bonds issued by both developed and emerging market governments and/or companies). Invested fixed income assets will primarily be focussed on developed investment grade rated securities (rated by a generally recognized international rating agency) with smaller exposures to sub-investment grade or unrated securities.

However, it may be subject to a reduction of such exposure outlined above for the purposes of protecting the value of this investment option in the event of adverse market conditions, by directly or indirectly acquiring exposure to money market instruments and/ or short-term debt or through use of derivative financial instruments.

The investment options may use financial derivative instruments (FDI), which are instruments whose performance is linked to that of the underlying security(s) or assets class(es). They may be listed (publicly traded) or unlisted and may be used for efficiency, cost reduction, hedging and/ or investment purposes.

The value of your investment may go up and down and you may receive back less than originally invested. The return on this investment is not guaranteed.

The mutual funds in which this investment option is invested will be actively managed UCITS (mutual funds based on harmonised 'EU' regulatory rules and investment protection requirements). These mutual funds may also:

- generate indirect market exposures through investing in financial derivative instruments (FDIs), whose performance is linked to that of an underlying security(s) or asset class(es);
- engage in short-term secured lending of their securities to generate additional income; and
- charge performance fees.

Intended retail investor of investment option: This investment option has been developed for distribution in Italy through Banca Mediolanum's Family Banker Advisory Network and is intended for retail investors (including those with a basic knowledge of financial instruments) who can accept the risk noted in the Risk Indicator section.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able 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 could impact the capacity of issuer to pay you.

Performance Scenarios

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: 10 years Example Investment: € 10,000 Insurance Premium [€ 0]		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Survival Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	€ 5,530	€ 5,200	€ 4,150
	Average return each year	-44.65%	-12.26%	-8.42%
Unfavourable	What you might get back after costs	€ 8,010	€ 8,630	€ 9,440
	Average return each year	-19.85%	-2.90%	-0.58%
Moderate	What you might get back after costs	€ 9,920	€ 11,820	€ 14,350
	Average return each year	-0.77%	3.41%	3.68%
Favourable	What you might get back after costs	€ 12,310	€ 13,690	€ 18,240
	Average return each year	23.13%	6.48%	6.19%

Death scenarios

Insured event	What your beneficiaries might get back after costs	€ 10,100	€ 11,940	€ 14,500
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The figures shown include all the costs of the product itself, (where applicable) but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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

The unfavorable scenario at 10 years occurred for an investment in the product between January 2025 and March 2026.

The moderate scenario at 10 years occurred for an investment in the product between September 2014 and September 2024.

The favorable scenario at 10 years occurred for an investment in the product between September 2011 and September 2021.

What are the costs?

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.

Cost 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 product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed the product performs as shown in the moderate scenario. The costs may vary on the basis of the underlying investment options.

— 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	€ 788	€ 2,070	€ 3,752
Annual cost impact (*)	8.0%	4.1% each year	3.4% 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 recommended holding period your average return per year is projected to be 7.1% before costs and 3.7% after costs.

Composition of costs

One-off costs upon entry or exit.		Annual cost impact if you exit after 10 years
Entry costs	— % of the amount you pay in when entering this investment	0.3%
Exit costs	— We do not charge an exit fee for this product.	NA
Ongoing costs taken each year		
Management fees and other administrative or operating costs	% of the value of your investment per year.	2.9%
Transaction costs	% 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.	0.1%

Other relevant information

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.